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ABSTRACT

In recent years much attention has been focused on the subject of financial aid to college students. This report from the Board of Regents in New York is divided into two parts: a review of the current state programs and a study of the socioeconomic characteristics of current scholar incentive award holders and how they finance their education. The purpose of the study of scholar incentive award recipients was to gather data with regard to total parental income and assets, the total costs of college attendance, and all resources available to finance these costs. The information has been used to construct a scholar incentive program proposal that has an optimum relationship to family support, costs, and other sources of aid. The review of current state programs provides a statistical summary of the grant, scholarship, and fellowship programs administered by the State Education Department for 1972-1973. Brief descriptions of other State and Federal programs of financial aid to students are also included. (Author/PG)

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FINANCIAL AID FOR NEW YORK STATE STUDENTS

A REPORT BY THE BOARD OF REGENTS
TO THE GOVERNOR AND THE LEGISLATURE
IN FULFILLMENT OF SECTION 606 OF THE EDUCATION LAW

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HE 005 468

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York
March, 1974

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EDUCATION LAW

Part II of this report, How Scholar Incentive Recipients Finance College Costs, was financed in part by a grant of $20,000 from the Ford Foundation.

The University of the State of New York
The STATE EDUCATION DEPARTMENT
Albany, New York
March, 1974

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President of the University and Commissioner of Education
Ewald B. Nyquist

FOREWORD

In recent years much attention has been focused on the subject of financial aid to college students. In 1967 the Board of Regents issued a report recommending substantial revisions in New York State's program of grants to students. "Freedom to Pursue a College Education" recommended a long-term goal of providing state grants as high as $2,900 for low-income students at private colleges. More recently, two reports to Governor Rockefeller (the Hurd Task Force and the Keppel Task Force), as well as a Regents Position Paper, "Financing Higher Education Needs in the Decade Ahead," have pointed out the need for larger grants in order to provide students with greater freedom of access to, and freedom of choice in, postsecondary education.

This report is divided into two parts: a review of current state programs and a study of the socio-economic characteristics of current scholar incentive award holders and how they finance their education. The review of current state programs provides a statistical summary of the grant, scholarship and fellowship programs administered by the State Education Department for 1972-73. Brief descriptions of other State and Federal programs of financial aid to students are also included.

The study of scholar incentive award recipients sampled 5,000 fall 1973 award holders at public and private institutions. The purpose of the study was to gather data with regard to total parental income and assets, the total costs of college attendance, and all resources available to finance these costs. The information has been used to help construct a scholar incentive program proposal that has an optimum relationship to family support, costs, and other sources of aid.

The Board of Regents is recommending a three-stage revision of the scholar incentive grant program for the 1974 Legislative session. The program is based upon previous reports of Regents and other groups, as well as the information provided through the study of scholar incentive recipients. Maximum scholar incentive awards would be raised to $1,200 in 1974-75, and a program of $1,700 maximum grants would be phased in for 1975-76 and 1976-77. The recommendations of the Regents are published in a statement Student Financial Aid, Regents Proposal for the 1974 Legislative Session, February 1974, and are not reported in this document.

Ewald B. Nyquist
Commissioner of Education

ACKNOWLEDGMENTS

The State Education Department gratefully acknowledges the help provided by the Ford Foundation in financing the study of how Scholar Incentive recipients finance their college costs. The funds of the Ford Foundation were used for the purposes of fact finding and analysis of data. Preliminary results were made available to the Regents and other agencies involved in the development of student financial aid programs.

The State Education Department also gratefully acknowledges people who served on the advisory committee and who aided in the management of the study. These people include staff members from the following agencies: Wayne Diesel of the Office of the Governor, Walter T. Kicinski and Neal Soss of the Division of the Budget, Richard T. Bennett, and Susan J. Lehman of the Select Committee on Higher Education, Roger Noyes and Daniel Dickinson of the Higher Education Committee of the State Senate, Paul Reuss of the Senate Finance Committee, John Cross of the Senate Program Office, Thomas Murphy of the Assembly Ways and Means Committee, Martin L. Lefkovits of the State University of New York, Arthur Fritz of the New York State Financial Aid Administrators' Association and John Kirkpatrick of the Commission on Independent Colleges and Universities.

Special thanks are due the 50 institutions and specifically the student financial aid officers who participated in the study. One-half of the total questionnaires used in the original sample were completed by student financial aid officers. The questionnaires completed on the students by the financial aid officers comprised two-thirds of the total response.

Also to be acknowledged are Peter J. Keitel, the Project Director, and Robert Becker the Assistant Project Director.

While the funding provided by the Ford Foundation permitted a study of much greater scope than originally planned, and the advisory committee helped shape objectives and procedures, the State Education Department takes sole responsibility for the findings of the study included as Part II of this report.

T. Edward Hollander
Deputy Commissioner for
Higher and Professional Education

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FINANCIAL AID FOR NEW YORK STATE STUDENTS

SUMMARY OF MAJOR FINDINGS

SECTION I

Section I provides a statistical overview of the Regents Student Assistance Programs for 1972-73. Changes in the program have occurred since the last report to the Governor and the Legislature on the status of the programs (1969-70). Since the last report, the maximum scholar incentive payment was increased from $500 to $600. Minimum awards of $100 were eliminated for those students from families with adjusted net taxable income of more than $20,000.

Total Awards are up $14.3 Million.

Total awards under all programs have risen from $68.2 million in 1969-70 to $82.5 million in 1972-73. Almost all of the increase has been in the scholar incentive award program. Average undergraduate scholar incentive payments rose from $170 to $235 and the average graduate payments rose from $311 to $346 between 1969-70 and 1972-73.

Payments at Private Colleges Level Off.

The distribution of scholar incentive payments reflects the shift in the proportion of students from the private to the public sector. In 1969-70 48.9% of the scholar incentive payments were made to students in independent colleges; this past year the percentage was down to 39.3%. The students at private colleges sustained an even greater decrease in terms of the proportion of the total dollar value of scholar incentive payments. In 1969-70, 56.1% of the total scholar incentive dollars went to students at private colleges, whereas only 35% of the total scholar incentive amounts went to students at private colleges in 1972-73. During the three year period, total dollar value of scholar incentive payments rose by almost 40% because of the increased scale. However, total scholar incentive dollars to private college students rose by only 5.6%, while the total scholar incentive dollars to students at State University campuses including community colleges rose 71%.

Scholar Incentive Payments Do Not Equalize Tuition Charges.

In 1972-73 the average payment was $243 to students at private colleges and $206 to students at State-operated campuses. If State University Scholarships and partial tuition waivers are included with scholar incentive grants, State University students receive State non-competitive tuition subsidies that are almost equal to the average amounts awarded to students at private colleges.

An Increased Number of Regents Scholarship Holders are Attending State University Campuses.

The distribution of Regents College Scholarship holders also has changed. In 1969-70 49.5% of the scholarship holders attended private colleges; in 1972-73 the figure was down to 42.6%. This represents a decline in actual numbers of almost 4,500 students, or 13.5% between 1969-70 and 1972-73.

More Students Use Awards at the State University.

Differences exist in the percentage of New York State's residents who use the Regents program in the different sectors. An estimated 80% of the New York State residents attending State University campuses receive scholar incentive or Regents Scholarship payments. At the upstate community colleges the percentage is 65%, and at the private colleges the percentage is 63%. The difference between the percentages for SUNY and private colleges results from a larger percentage of the students at private colleges being ineligible because of high income.

SECTION II

HOW SCHOLAR INCENTIVE RECIPIENTS FINANCE COLLEGE COSTS

The second section of this report deals with a study of scholar incentive recipients. The research objectives fell into three broad categories: (1) to determine the cost of college attendance, (2) to determine the financial strength of families of scholar incentive award holders, and (3) to determine the resources used by scholar incentive award holders to finance their cost. Five thousand students were sampled, by randomly drawing 100 students from each of 50 representative New York State institutions of Higher Education. A questionnaire was administered, and a useable return rate of 79.7% was achieved for the private colleges, 70.5% for the State University campuses, and 53.9% for the upstate community colleges.

Demographic Differences Exist Between Public and Private College Scholar Incentive Award Recipients.

Scholar incentive students at private colleges tend to be slightly younger than the students at State University campuses. Students at the public colleges tend to come from larger families than do the students at private colleges. More than half of the total number of children in the families of the Scholar Incentive Award holders sampled are college students. Private colleges have a much larger proportion of male students than female students; the reverse is true at State University campuses. 58.1% of the S.I. holders sampled at private colleges are males while 42.5% at State University are male, and 48.9% at community colleges are males.

Average Family Income and Assets are Similar for Scholar Incentive Award Recipients at SUNY and Private Colleges.

The average income and asset levels for the scholar incentive holders at private and at State University campuses were quite similar, while S.I. holders at community colleges tended to be lower on all income and asset variables except for the value of residence equity. The higher average for students at community colleges is the result of a higher percentage of community college families owning their own home. Most of the community college students are from rural areas where home ownership is prevalent. However, in the private sector, fewer students are eligible to receive awards than in the other sectors. The following table shows these averages:

AVERAGE FAMILY INCOME AND ASSETS

	Private	SUNY	Community Colleges
Adjusted Net Taxable Balance	$6,778	$6,892	$6,197
Gross Taxable Income	13,682	13,902	11,897
Residence Equity	14,560	14,895	15,715
Other Assets	9,095	9,887	6,569

THE COSTS OF COLLEGE ATTENDANCE

The first major portion of the study of scholar incentive holders dealt with the costs facing college students and their families. Tuition as well as non-tuition costs were considered.

Tuition Charges Vary Significantly Among Sectors and Within the Private Sector.

A substantial tuition difference between public and private colleges exists. However, a significant range of tuition rates occurs at the private colleges. The tuition charges for the private colleges in the sample range from $1,000 to $3,200 per year.

The Average Non-Tuition Costs also Differ by Sector.

The higher average non-tuition cost for State University students results primarily from the large percentage of State University students who are resident rather than commuter students. 41% of the students at private colleges were commuters, while only 12% of the students at State University campuses were commuters, and 80% of the students at community colleges were commuters.

Amounts to be Financed by Students and Parents Vary by Sector.

The average net cost to be financed by students and their parents was also determined. Net cost is total cost less all grants to the students. The average net cost at private colleges was found to be $2,960, while at State University campuses it was $2,198, and at community colleges it was $1,617. The following table shows total cost and costs less grants and loans:

AVERAGE COSTS AND FINANCING

	Private	SUNY	Community College
Average Tuition	$2,382	$740	$556
Average Non-Tuition Cost	1,801	2,091	1,539
Average Total Cost	$4,183	$2,831	$2,095
Less:			
Grants	1,223	633	478
Loans	630	503	217
Subtotal	$1,853	$1,136	$695
Amount to be financed by students and parents	$2,330	$1,695	$1,400

FAMILY FINANCIAL STRENGTH

A second major area of the study of scholar incentive holders dealt with family financial strength. More specifically, it sought to assess the validity or usefulness of the net taxable income means test. At present, payments under the current programs are scaled according to the net taxable income of the family. Several other more complex means analysis systems have been suggested. These would require parents to provide data on gross income from taxable and non-taxable sources, residence equity, other assets, and such other items as the value of life insurance policies.

A High Relationship Exists Between Net and Gross Incomes.

The correlation coefficients between net taxable income and gross taxable income were found to be .81 for the families of students at private colleges, .82 for the families of students at State University campuses, and .80 for the families of students at community colleges. Thus, the relationship between net taxable income and gross income is quite high.

There is no Positive Relationship Between Taxable and Non-Taxable Income.

The relationship between income from non-taxable sources and net taxable income was also determined. Rarely did families receive $2,000 or more in non-taxable income. At the private colleges only 9% received $2,000 or more, at State University campuses only 8% received $2,000 or more, and at community colleges 13% received $2,000 or more. A negative correlation was found between non-taxable income and net taxable income. In other words, non-taxable income sources such as social security, tend to go to families with low taxable income. Correlation coefficients were -.27 at the private colleges, -.18 at the State University campuses, and -.36 at the community colleges. Looked at another way, 68% of the cases that showed non-taxable income of $2,000 or more at the private colleges had net taxable incomes under $2,000. At the State University the comparable figure was 58%, and at community colleges the comparable figure was 61%. Inclusion of non-taxable income in the State means test would have a major impact on low income social security holders. The State would save grant funds on a relatively small proportion of the total college going population, most likely from families where the principal wage earner is deceased or retired.

There is no Strong Relationship Between Assets and Income.

The relationship between assets and net taxable income was also examined. No relationship was found between income and assets. Thus, if an asset computation were built into the State means test, the tax would not be placed on an income related factor but rather on such other factors as frugality or inheritances. Furthermore, requiring families to report assets and to use a portion to finance college costs would not result in a significant saving to the State.

A slightly stronger correlation, although still not a significant one, exists between net taxable income and the value of the home. The correlation coefficient is .24 among the families at private colleges, .28 among the families of students at State University colleges, and .35 among the families of students at community colleges. As mentioned earlier, a higher proportion of the families of community college students seem to own their homes, as they are from non-urban areas. It would seem reasonable to exclude the value of a family home from a means test as it cannot be readily converted to a means to finance college costs, is not an income related variable, and seems to be related to such other factors as whether or not the student lives in an urban or rural area.

Use of the Current State Taxable Income Means Test Should be Continued.

Considering the extremely large number of students who receive State grants, and that net taxable income is a reasonable measure of a families' financial strength, it would be preferable to retain the current simple system rather than to establish a more complicated system that takes into account variables which cannot be easily verified and would tend to be characteristic of low - income families.

The Income Adjustment for Families with More than One Student in College Should be Changed.

The current State means test should be amended in cases where more than one member of the family is attending college. Currently the net taxable income of parents is divided by the number of children in college. This procedure is inequitable since it provides the greatest deductions to those with the highest incomes. The study found scholar incentive holders whose gross family income exceeds $40,000. Approximately 5% of the scholar incentive recipients are from families with gross incomes of $25,000 or more. A system of applying a flat deduction of $3,000 for the first additional family member in college, and $2,000 for each additional family member in college would not only be more equitable but would save the State significant amounts in grant payments. The proposal of the Regents would have cost $10 million more had this change not been made.

PATTERNS OF FINANCING COLLEGE

The final portion of the study dealt with the patterns of financing college. The data were analyzed in three ways: (1) to show aid funds by type and source,(2) to show patterns by year in college, and (3) to show patterns by income level.

SOURCES OF FINANCIAL AID FUNDS

The following table shows a summary of the different sources of aid funds used by students in the different sectors.

FINANCING PATTERNS BY SECTOR

	Private	SUNY	Community College
State Grants	$534	$441	$284
Federal Grants	177	141	177
Institutional Grants	386	9	3
Other Grants	126	42	14
Loans	630	503	217
Total	$1,853	$1,136	$695

New York State is the Major Source of Grant Funds.

More grant funds are provided by the State than any other source in support of scholar incentive holders. The State grants include Scholar Incentive, Regents Scholarships, State University Scholarship and Partial Tuition Waiver Awards as well as State grants provided to institutions for special programs for disadvantaged students: Higher Education Opportunity Program (HEOP), Educational Opportunity Program (EOP), and Search for Education, Elevation, and Knowledge (SEEK). Special program students at private colleges, despite higher costs, received significantly less in student financial aid through the programs than the opportunity students at State University campuses.

Federal Student Aid Grants are Low.

Federal grants are somwhat less important than State grants, especially the programs administered by the U.S. Office of Education such as the Basic Educational Opportunity Grant and Supplemental Educational Opportunity Grant Programs. Sixty percent of Federal funds to students at the private colleges were from the Veterans' Administration and the Social Security Administration. These agencies provided almost 80% of the federal funds awarded to students at the public colleges. The U.S. Office of Education Programs (the Federal student grant programs) financed less than 2% of the total costs at the private and State University campuses. After State grants, Social Security payments rank as the most important source of grant funds for students at the public colleges. At the private colleges, the major source of grant funds other than State grants was grants from college funds.

Neither State Grants nor Federal Grants Equalize Costs Among Sectors.

Neither State grants nor Federal grants vary significantly among sectors in relation to costs. The single exception is State grants at community colleges, which are lower because of low tuition rates and the low number of Regents Scholarship winners.

Private colleges try to equalize costs by using their own funds. Institutional grants at private colleges accounted for almost one-third of the total grants.

Student Loans are the Second Most Important Source of Aid.

Virtually all student loans are from governmental sources. The loans taken out by private college students cover a lower proportion of costs as compared to the loans taken out by State University students. Borrowing is somewhat lower at the community colleges than at the 4-year colleges. Community college students earn more than they borrow.

1973-74 LOANS

	Private	SUNY	Community College
Average of all Students	$630	$503	$217
Percentage of Students Borrowing	55%	45%	24%
Average Loan of Actual Borrowers	$1,157	$1,088	$894

Many Students Work to Finance College Costs.

Far more community college students worked during the academic year in order to finance their college costs compared to students at private and State University campuses. Thus, community college students show a clear preference for jobs as a means for financing college. Another factor inherent here may be that community college students are more likely to have jobs available since they do not leave their home town in order to attend college. The percentage of students working during the summer and during the academic year varies among the three sectors.

PERCENTAGE OF STUDENTS WORKING

	Private	SUNY	Community College
Summer	88%	82%	75%
Academic Year	25%	21%	42%

Coordination of Financial Aid Programs Could be Improved.

Presently, students must rely on a wide variety of sources in order to finance college costs. However, it appears that few aid recipients fall outside of the pool of State grant recipients. Thus, it would be possible to achieve greater coordination by combining programs under the aegis of the Regents.

FINANCING PATTERNS BY CLASS YEAR

Students do not receive more in non-state grants as they progress through college, nor do they borrow more. Regents Scholarship payments rise slightly to upper division State University students because of the increased tuition charge to upper division students.

Students Earn More as They Progress Through College.

Summer earnings increase significantly as students progress. Average earnings increase by more than $100 per student between the freshman and sophomore years and by approximately $200 between the freshman and senior years. Academic year earnings also rise as students progress through college. At the private and State University campuses academic year earnings almost triple between freshman and sophomore years when averaged over all cases. This results from two factors: larger numbers of students working and those working earning larger sums. Students are able to earn, as an overall average, almost $400 more in their senior year as compared to their freshman year in private colleges, and almost $250 more at State University campuses.

Parental support by class year remains fairly constant at private colleges; parental support by class year declines at State University campuses. Both public and private college students increase earnings in the upper division. Parents of State University students tend to reduce their support as the students' earnings increase.

Many College Seniors are Deeply in Debt.

By the time SI holders get to their senior year significant numbers of them are in debt for large amounts.

CUMULATIVE INDEBTEDNESS OF SENIOR SI HOLDERS

	Private	SUNY	Community College
Average of all Seniors	$2,235	$1,743	$459
Percentage of Seniors with Loans	70%	69%	34%
Average Cumulative Debt for Seniors with Loans	$3,188	$2,535	$1,299

Seventy percent of senior SI holders at four-year colleges have borrowed. The mean loan for seniors at private colleges who borrowed is almost $3,200; the mean loan for seniors at public campuses who borrowed is over $2,500. These levels are quite high; it may not be possible to greatly increase the use of loans to finance college.

FINANCING PATTERNS BY INCOME LEVEL

The study also analyzed financing patterns by income level. It was found that a strong relationship does not exist between income and many sources of financial aid.

There is Low Correlation between Income and Non-State Grant Awards.

While there is a relationship between net taxable income and grant payments, other than Scholar Incentive and Regents Scholarship payments, the relationship is not as strong as had been expected. While the highest grants go to low income students, there is a surprising leveling that takes place between the $4,000 and $12,000 income levels, rather than a continuous sloping downward of the grants as income rises. The correlation coefficients between net taxable income and total grants are -.37 at the private colleges, -.38 at the State University colleges, and -.34 at the community colleges. It is apparent that many grants are still awarded according to factors other than family income.

Income Predicts the Amount of Scholar Incentive Grants.

There is a high correlation between the amount of scholar incentive payments and net taxable income as well as gross income.

Low Income Students Receive Fewer Regents Scholarships.

The correlation between income and Regents Scholarship payments is weak. At the private colleges the correlation is -.21, at State University Campuses it is -.11, and at the community colleges it is -.01. Although low income students can receive larger Regents scholarship payments, far fewer low income students win Regents scholarships. Thus, the correlation is weak. At the private colleges, 31% of students in the $0-2,000 net taxable income group receive scholarships, whereas 42% of the students in the $2,000-$16,000 income group receive scholarships. Forty-nine percent of the students from families with incomes in excess of $16,000 receive Regents Scholarships.

There is a very high correlation between income and the actual amount of Regents Scholarship payments.

A Poor Relationship between Income and Federal Grants Exists Even Though the Federal Grants are Targeted at Low Income Students.

Federal Grants are not strongly related to income. Although grants tend to go to low income students, most low income students do not receive grants. Thus, the overall relationship is weak.

There is no Relationship between Income and Loans and Work.

When student earnings and the amounts they borrowed were analyzed by income level, it was found that no relationship existed between net taxable income and these variables. It is not until the highest income levels that loans begin to taper off at the private colleges. New York State Higher Education Assistance Corporation Loans are randomly distributed in relation to income.

Parental Support is Related to Income.

As would be expected, parental support rises as net taxable income rises. The correlation coefficient was found to be .60 at the private colleges, .53 at State University colleges, and only .33 at community colleges. The lower correlation at the community colleges results from parental support leveling off rapidly because the college costs do not require increased parental inputs.

Section I

SOURCES OF FINANCIAL AID FOR NEW YORK STATE STUDENTS 1972-73

An extensive program of financial aid is available to New York State college students; the major State and Federal sources utilized in 1972-73 are listed below. In addition, a brief description is provided of the Federal Basic Educational Opportunity Grant Program, funded for the first time in 1973-74.

NEW YORK STATE FINANCIAL AID PROGRAMS

SCHOLAR INCENTIVE AWARDS - Many tuition paying New York State residents attending colleges and Universities in New York State at the undergraduate or graduate level receive awards under this program. The grants assist in meeting those tuition costs exceeding $200 per year, with the size of the award based on family income.

CHILD OF VETERAN AWARDS - These non-competitive awards provide flat grants of $450 per year to undergraduates who are children of certain deceased or disabled veterans.

REGENTS COLLEGE AND BASIC NURSING SCHOLARSHIPS - These scholarships are awarded on the basis of a competitive examination given to high school seniors. The amount of the award is based on income.

CORNELL UNIVERSITY SCHOLARSHIPS - These awards, administered by Cornell University, provide tuition credit on the basis of financial need and score on the Regents Scholarship examination.

MEDICAL-DENTAL-OSTEOPATHY SCHOLARSHIPS - These scholarships are awarded on a competitive basis for specialized study. A portion of the awards is earmarked for students who agree to practice in an area of physician shortage.

WAR SERVICE SCHOLARSHIPS FOR VETERANS - The competitive awards are available to veterans who served in the armed forces between October 1961 and March 1973. The awards provide a flat payment of $350 a year, but not exceeding tuition.

REGENTS COLLEGE AWARDS FOR CHILDREN OF DECEASED CORRECTION OFFICERS AND STATE CIVILIAN EMPLOYEES OF A CORRECTION FACILITY - These awards are available to the children of employees who died between September 9 and 13, 1971.

LEHMAN FELLOWSHIPS - These awards were established to attract the highest quality students in the nation to graduate study in the State of New York to pursue programs in the social sciences and public and international affairs.

Table I shows the number of new awards authorized under the aforementioned programs in 1972-73. The table also shows the ranges of the payments under the various programs and the duration of the awards.

STATE UNIVERSITY SCHOLARSHIPS - These grants are available to all SUNY students with a net taxable family income of $2,000 or less. The amount of payment, including the scholar incentive award, covers full tuition for undergraduate and graduate students.

STATE UNIVERSITY UNDERGRADUATE PARTIAL TUITION WAIVERS - The program provides waivers to supplement the scholar incentive program for undergraduate students in the $2,001 to $12,000 net taxable income group.

SEEK, EOP AND HEOP PROGRAMS - These special programs to serve educational and economically disadvantaged students have been established at most campuses in the state. Funds are used for services to students as well as for financial aid. Awards are made at individual campuses.

NEW YORK HIGHER EDUCATION ASSISTANCE CORPORATION - Loans are administered by this agency with funds advanced by banks and other lending institutions. However, most of the subsidized interest and default costs are covered by the federal government. Loans can be as high as $2,000 per year for undergraduates and $2,500 per year for graduates. These loans can be used for study outside New York State.

FEDERAL FINANCIAL AID PROGRAMS

NATIONAL DIRECT STUDENT LOANS - The oldest of the Federal campus-based programs began as the National Defense Student Loan Program. Campuses administer loan funds (90% federal monies and 10% campus monies) for needy undergraduates and graduates. Loans for undergraduates can be high as $2,500 for the first two years of study (maximum of $5,000 for 4 years of undergraudate study).

COLLEGE WORK-STUDY PROGRAM - Most campuses in the state offer jobs to needy students through this program. Payrolls generally are 80% federal funds and 20% local funds. Many of the jobs are with off-campus agencies.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS - This program began as the Educational Opportunity Grant Program to provide grants of up to $1,500 to low-income students. The name was changed at the time of the establishment of the Basic Opportunity Grant Program.

BASIC OPPORTUNITY GRANT PROGRAM - The newest of the federal programs differs from the campus based programs by being a centrally administered "entitlement" type program. Thus, it is similar to the scholar incentive program. Low-income students will eventually be eligible for up to $1,400 per year. The program was begun in the fall of 1973 with grants for freshmen only and with the maximum amount at $452 per year. The 1974 program will cover freshman and sophomores. The maximum grant is estimated at about $800.

Table I

REGENTS STUDENT ASSISTANCE PROGRAMS, 1972-73

	Number of New Awards Authorized, 1972-73	Amount of Annual Award	Term of Award (in years)
Non-Competitive Awards			
Scholar Incentive Awards	218,339[1]	$100-600	8
Child-of-Veteran Awards	1,237	450	4 or 5
Scholarships for High School Seniors	19,503		
Regents College Scholarships	18,843	250-1000	4 or 5
Basic Nursing Scholarships	600	200-500	3,4 or 5
Cornell University Scholarships	60	100-1000[2]	4
Other Scholarships	702		
Medical-Dental-Osteopathy Scholarships	102	350-4000	4
War Service Scholarships for Veterans	600	350	4 or 5
Lehman Fellowships	30	4000-5000	4

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[1] Represents payments for which final auditing was completed by Oct. 2, 1973

[2] Tuition reduction by Cornell University

AWARD DETERMINATION UNDER NEW YORK STATE'S SCHOLARSHIP AND GRANT PROGRAM - Actual payments under the programs authorized by Article 13 are determined by both the tuition charge and the net taxable balance of family income. The net taxable balance is the amount of income reported on the New York State income tax returns of the student, his spouse and his parents, if applicable, after all exemptions and deductions have been subtracted; it includes income from tax exempt securities. If more than one child is attending college, the net taxable income of the parents is divided by the number of such children.

Scholarship awards cannot exceed the cost of tuition and certain educational fees. Scholar Incentive Awards cannot exceed the amount by which tuition for the year exceeds $200. Students may receive awards from more than one source. For example, a Regents College Scholarship holder with a family net taxable balance of $1,800 will receive a total of tuition. The following tables show the scholarship and scholar incentive awards in relation to income.

Table 2
SCHOLARSHIP AWARDS IN RELATION TO INCOME

		Amount of Annual Award[2]		
Net Taxable Balance of Family Income	Average Equivalent Gross Income[1]	Regents College Scholarship	Basic Nursing Scholarship	Medical-Dental Scholarship
$1800 or less	$5,900 or less	$1,000	$500	$1,000
2000	6,100	980	480	975
3000	7,100	880	380	850
4000	8,100	780	280	725
4800	8,900	700	200	625
5000	9,100	680	200	600
6000	10,100	580	200	475
7000	11,200	480	200	350
8000	12,300	380	200	350
9000	13,500	280	200	350
9300 or more	13,800	250	200	350

[1] Average equivalent gross income is estimated on assumption of total of 4 exemptions and 14% deductions for income tax purposes, with $1500 minimum standard deduction.

[2] These are the awards for the specific incomes listed in the table. However, awards are graduated, so that students with incomes between those listed will receive prorated awards.

Table 3

SCHOLAR INCENTIVE AWARDS IN RELATION TO INCOME

Net Taxable Balance of Family Income	Average Equivalent Gross Income	Maximum Award For Year
$2,000 or less	$6,100 or less	$600
2,001 - 6,000	6,100 - 10,100	300
6,001 - 8,000	10,100 - 12,300	200
8,001 -20,000	12,300 - 26,300	100
20,001 or more	26,300 or more	0

TOTAL PAYMENTS

Since the previous report to the Governor and the Legislature in 1971 for the 1969-70 year, payments under the programs have risen by 21%. However, Scholarship and Fellowship payments have held to 1968-69 levels; the entire increase has been in the widely available scholar incentive program. The increase in scholar incentive payments was almost 40%. The following table shows annual payments during the past five years.

Table 4

ANNUAL PAYMENTS, 1968 - 1972

	Scholarships and Fellowships	Scholar Incentive	Total
1972-73[1]	$32,395,764	$50,103,888	$82,499,652
1971-72	31,744,730	44,654,497	76,399,227
1970-71	31,256,750	37,700,459	68,957,209
1969-70	32,317,736	35,885,951	68,203,687
1968-69	32,695,888	37,090,991	69,786,879

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[1] Represents total payments charged to 1972-73 appropriation for 1972-73 college year as of end of fiscal year, including: (a) retroactive payments for study during previous years, and (b) prepayments charged to 1972-73 appropriation but not yet verified by final audit.

The payments, by program, in 1972-73 were as follows:

Table 5

TOTAL PAYMENTS AND AWARD RECIPIENTS
FOR STUDY DURING 1972-73 ACADEMIC YEAR

	Students	Payments[1]
Scholarships, Fellowships, and Child-of-Veteran Awards	72,255	$31,713,956
Scholar Incentive Awards	218,339	48,034,841
	245,220[2]	$79,748,797

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[1] Table 5 and all following tables are based on final audited payments, as of October 2, 1973, for attendance during 1972-73, as opposed to total charges against appropriation during fiscal year (See Table 4). Hence, these statistics do not include: (a) retroactive payments made during 1972-73 for attendance during previous years, or (b) payments for 1972-73 not yet processed through final auditing by October 2, 1973.

[2] The combined number indicates individual students. About 60 percent of scholarship and fellowship holders also receive scholar incentive payments.

Table 6

1972-73 SCHOLARSHIP, FELLOWSHIP, AND CHILD-OF- VETERAN PAYMENTS BY PROGRAM

	Students[1]	Payments	Average Annual Award [2]
Regents College Scholarships	65,973	28,313,985	450
Basic Nursing Scholarships	1,547	380,607	257
Child-of-Veteran Awards	3,553	1,495,192	450
Medical-Dental Scholarships	359	346,282	678
War Service Scholarships	1,357	451,075	350
Lehman Fellowships	144	698,600	-
Other Fellowships[3]	20	28,215	-
Total	72,255[4]	31,713,956	

[1] Represents number of different students receiving payment for at least one semester during the 1972-73 college year.

[2] Represents average rate of annual award, whether student was in attendance for the whole year or part of the year.

[3] New awards discontinued after 1970-71; programs being phased out.

[4] Total number of students is not equal to total of students in the separate programs; 698 students received both the child-of-veteran and another scholarship award.

Level of Study of Scholar Incentive Recipients

Since 1969-70 the distribution of award holders has changed slightly. Undergraduates then represented 92.4% of the total compared to 91.0% in 1972-73. There has been a significant change in the average payments. The average undergraduate payment rose 38%, from $170 to $235, and the average graduate payment rose 11.3%, from $311 to $346. The increase was due to an increase in the award schedule and the elimination of minimum awards to students from families with adjusted net taxable balances of over $20,000.

Table 7
1972-73 SCHOLAR INCENTIVE PAYMENTS, BY LEVEL OF STUDY

	Students		Payments		Average Annual Award [1]
	No.	%	Amount	%	
Undergraduate Study	198,712	91.0	42,094,445	87.6	235
Graduate Study	19,627	9.0	5,940,396	12.4	346
Combined	218,339	100	48,034,841	100	249

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[1] Represents average rate of annual award for students not also receiving other grant assistance, whether student was in attendance for the whole year or part of year.

Distribution of Scholar Incentive Payments by Type of Institution

The past three years have seen an increase in the total number of payments from 216,811 to 222,299, or 2.5 percent. The growth in the number of payments has lagged behind enrollment growth due to the elimination of awards to students with family net taxable incomes over $20,000 in 1970.

Significant changes have occurred in the distribution of payments. In 1969-70, 48.9 percent of the total number of payments were made to students in private or independent colleges; this past year the percentage was down to 39.3. The actual number of payments to private college students declined from 106,236 to 87,191, for a decline of 17.9 percent. Although the dollar value of total payments was up by almost 40 percent because of the enriched scale, the amount payed to all private college students rose only 5.6 percent, from $20,071,300 to $21,202,654.

The number of payments to students at State University campuses (including community colleges) has risen 22.8 percent from 103,012 to 126,592. The dollar value of payments has risen 71 percent, from $14,622,169 to $25,000,311. It is interesting to note that the average payment at private colleges is $243, at state-operated campuses it is $206. When the State University Scholarship and Partial Tuition Waiver Programs are added to the scholar incentive payments, it appears that State University students are receiving state non-competitive tuition subsidies toward their already low tuition that are about equal to average amounts awarded to students at private colleges.

Table 8

1972-73 TOTAL SCHOLAR INCENTIVE PAYMENTS BY TYPE OF INSTITUTION

	Students		Payments	
	No.[1]	%	Amount	%
City University				
Community Colleges	142	.1	$ 24,426	.1
Other	3,486	1.6	759,377	1.6
Combined	3,628	1.7	783,803	1.7
State University				
Community Colleges	40,783	18.3	7,334,833	15.3
Contract Colleges	2,929	1.3	561,126	1.2
Other	82,880	37.2	17,104,352	35.6
Combined	126,592	56.8	25,000,311	52.1
Independent Colleges	87,191	39.3	21,202,654	44.0
Hospital Nursing Schools	3,018	1.4	563,662	1.2
Business Schools	1,592	.7	415,245	.9
Trade and Technical Schools	278	.1	69,166	.1
Total	222,299	100	$ 48,034,841	100

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[1] Students attending more than one institution during the academic year were counted in each institution attended.

Distribution of Regents College Scholarship Holders

The number of Regents College Scholarship holders receiving payment rose from 67,242 to 67,681 in the past three years. In recent years, increasing numbers of scholarship holders have attended State University campuses in preference to private colleges. In 1969-70 49.5% of the scholarship holders attended private colleges; in 1972-73 the figure was 42.6%. This represents a decline in actual numbers of almost 4,500 students, or 13.5% over the past three years. The number of holders at City University also declined by approximately 650 students, or 7.9%.

Interestingly, the percentage of all students in the maximum award category (0-$1,800) increased slightly from 10.2% to 10.7%. The 1969-70 figures for middle and upper income categories were 51.9% and 37.9% respectively.

Table 9

1972-73 REGENTS COLLEGE SCHOLARSHIP RECIPIENTS, BY TYPE OF INSTITUTION AND INCOME LEVEL

	Recipients		% in each range of income		
	No.[1]	%	0-$1800	$1801-9299	$9300+
City University					
Community Colleges	234	.3	10.5	42.0	47.5
Senior Colleges	7,383	10.9	9.8	41.0	49.2
Combined	7,617	11.2	9.8	41.0	49.2
State University					
Community Colleges	2,887	4.3	12.8	52.9	34.3
Contract Colleges	2,114	3.1	9.9	38.8	51.3
Other-Lower Div.	15,507	22.9	10.0	48.0	42.0
Upper Div.	10,328	15.3	10.2	49.0	40.8
Combined	30,836	45.6	10.3	48.0	41.7
Independent Colleges	28,858	42.6	11.3	42.5	46.2
Hospital Schools	313	.5	12.2	50.8	37.0
Business Schools	39	.1	9.1	69.8	21.1
Trade & Technical Schools	18	-	6.7	46.8	46.5
All Schools	67,681	100	10.7	44.8	44.5

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[1] Scholarship holders attending more than one institution during the academic year were counted once in each institution attended.

Table 10 provides an estimate of the proportion of New York State resident students who are using State grant and scholarship programs. The residence rates are estimates. Although there are other factors that affect eligibility, it is probable that ineligibility because of high income is the major reason for not using scholar incentive awards. In 1970 an estimate was made of previous scholar recipients who were over the new $20,000 ceiling. This came to 24% at the private colleges and 15% at S.U.N.Y. state-operated campuses. Updating these figures according to the most recently available data would yield an estimate of 30% at private colleges and 17% at S.U.N.Y. campuses. Appendix A includes technical notes on this matter.

With respect to State University students, the difference between the number of New York State resident students and the number of students using awards is explained by ineligibility because of income.

Similarly, the difference between the number of New York State resident students and the number of students using awards at the private colleges is largely explained by income ineligibility. An estimate of the number of students at private colleges who are eligible but do not receive awards has been made. (see Appendix A). If the financial aid program proposed by the Regents were fully phased in now and 100% of these students were to receive awards, the additional cost to the state could be approximately $4 million. However, by the time the program is fully phased in, incomes will have risen and the effect will be reduced.

At the community colleges it does appear that many eligible students do not use scholar incentive awards. It is inconceivable that almost one-third of the students at the upstate community colleges are from families with net taxable incomes over $20,000. Poor advisement is probably the reason these community college students do not use awards. More should be done at the high school and community college levels to inform students of this entitlement.

Table 10

ESTIMATED UTILIZATION RATE OF REGENTS PROGRAMS BY SECTOR

Sector	Fall 1972 Fulltime Undergraduate Degree Credit Enrollment	N.Y. State Residents		Regents Program Payments	
		Estimated Percentage	Estimated Number	Number 1972-73	Percentage of N.Y. Resident Enrollment
S.U.N.Y.	112,143	96%	107,657	86,528	80%
Community Colleges	66,562	98%	65,231	42,728	66%
Private	173,168	75%	129,876	82,070	63%
Totals	351,873	86%	302,764	211,326	70%

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Section II

HOW SCHOLAR INCENTIVE RECIPIENTS FINANCE COLLEGE COSTS

The major objectives of the study are to identify the parameters and criteria needed to develop a financial aid program that would best suit the needs of New York State students. The study also forms a portion of the evaluation of scholarship and scholar incentive programs required by section 606 of the Education Law.

In broad terms, the research objectives fall into three categories: (1) to determine the cost of college attendance, (2) to determine the financial strength of the families of scholar incentive award holders, (3) to determine the resources used by scholar incentive award holders to finance their costs.

The study sought answers to the following questions: What is the cost differential between public and private institutions? How much of the differential is a result of differences in tuition, and differences in non-tuition costs? Are the budgets used by financial aid officers comparable to the costs as reported by the parents of students attending college?

Should the current net taxable income means test be retained? How strong is the relationship between net taxable income and gross income? What is the relationship between net taxable income and non-taxable income? Should the assets be used as part of the means test? How many people, and from what income levels, benefit from the current practice of dividing taxable income by the number of dependents in college?

What are the overall financing patterns? What are the major sources of grant, loan and work funds used by students? What are financing patterns by class year i.e., do students finance a greater or a lesser portion of their costs through work, loans, and grants as they progress through college? What patterns exist according to income level? How strong is the relationship between income and financial aid awards? How much do grant, loan, and earnings vary as income rises? How much does parental support vary as income rises? Do students from higher income families select more expensive college options? What is the average gap between costs and finances by income level, and how could a state grant program be constructed to fill this gap?

An outline of the proposed study was submitted to the Ford Foundation along with a request for funding of the project. The Foundation approved a grant of $20,000 which made it possible to conduct a more comprehensive analysis than would have otherwise been possible. The final report on the study will be published in mid 1974. This document includes selections from the data that form the highlights of the study and bear most directly on policy questions.

In order to aid in the management of the study, an advisory committee was set up comprising staff drawn from the Office of the Governor, the Division of the Budget, the Select Committee on Higher Education, the Higher Education Committee of the State Senate, the Senate Finance Committee, the Senate Program Office, the Assembly Ways and Means Committee, the State University of New York, the New York State Financial Aid Administrators' Association, and the Commission on Independent Colleges and Universities. The names of the people who participated at committee meetings are shown in the "Acknowledgments." The advisory committee reviewed the final sample plan, the data collecting instruments, and potential outputs. As the committee members represented agencies interested in state grant policy formulation, they were given access to computer data output as soon as it became available.

A separate section below is devoted to each of the broad research objectives: cost of college attendance, family financial strength and financing patterns. However, preceding those sections are references to sample design and methodology, the description and validity of the sample, and an overview of the respondents.

SAMPLE DESIGN AND METHODOLOGY

The population was defined as all undergraduate scholar incentive award applicants who completed their 1972-73 applications as of September 1, 1973. A sample of 5,000 students was drawn, to permit generalizations about the total population at each sector (private, State University, and community colleges) at the 95 percent confidence level with an error of less than two percent.

A stratified random sample was used, with 100 students drawn randomly from each of 50 New York State higher education institutions. The 50 institutions were selected on the basis of type, enrollment size, and geographic location to assure a representative sample of all non-public and S.U.N.Y. institutions. For this purpose each institution was placed in one of the following categories:

PUBLIC

University Center
University College
Statutory College
2-Year Agricultural and Technical College
2-Year Community College (outside N.Y.C.)

PRIVATE

Multiversity
University
College Complex
College 4-Year and 2-Year
Engineering and Technical College

Selections from these strata were such that the ratio between the number of institutions drawn from each type and the total number of institutions approximated the ratio between the number of undergraduate students enrolled in each stratum and all undergraduate students. The following two ratios are roughly the same: (1) the number of students enrolled in each stratum to the total enrollment, and (2) the number of SI holders in each stratum to the total number of SI holders. In addition, the geographic location of selected institutions was representative of the location of the state's undergraduate scholar incentive holders.

Students attending City University on a full-time basis were excluded, since most do not pay tuition and are not eligible for scholar incentive awards.

Appendix B contains a table showing how the institutions were classified and the selections made. The appendix also contains a list of the participating institutions.

In order to insure greater reliability, the data were gathered by campus financial aid officers. Questionnaires, with most of the background information completed from State Education Department files, were sent to campus financial aid officers. The aid officers were asked to provide data from financial aid files. Data were obtained on the backgrounds of the students and their parents, as well as on all financial awards. Appendix C contains the instructions to financial aid officers as well as a copy of the form to be used by financial aid officers in completing this file search. Data sheets were returned to the State Education Department without identifying the students.

For students who were not recipients of financial aid, the financial aid officers were asked to return the questionnaires to the State Education Department. A mailing was then made to the parents of these students. Appendix D shows copies of the material sent to the parents.

DESCRIPTION AND OVERALL TEST OF THE VALIDITY OF SAMPLE

The excellent cooperation of financial aid officers at the participating institutions contributed to the rapid completion of the data gathering with a high rate of return. Overall, 3,714 of the 5,000 questionnaires were returned, for a response rate of 74.3%. However, 108 returns were incomplete and another 17 were received late, for a usable response rate of 71.8%. Appendix E shows how usable returns were distributed by subsector.

The overall return rate was greatly influenced by the percentage of students who were applicants for financial assistance and for whom the financial aid office could complete and return the questionnaire. Financial aid officers returned 2,458 questionnaires, or 49.2% of the total original sample. Of the remaining 2,542 questionnaires that were mailed to parents and students, 1,256, or 49.4% were returned. Table E-1 of Appendix E shows the overall returns distributed by subsector and type of return.

Validity

The distribution of adjusted net taxable balance obtained by the sampling procedure was compared to the distribution of adjusted net taxable balance obtained for all scholar incentive holders within the state. A comparison was made between these two distributions for each of the three sectors (private, S.U.N.Y., community colleges). It was concluded that the sample is representative of the adjusted taxable income distribution for the total number of scholar incentive holders at each of the sectors. Appendix F shows how the data were tested for overall validity.

DEMOGRAPHIC DATA ON THE RESPONDENTS

What are the Characteristics of Scholar Incentive Holders?

In order to provide a brief overview of the respondents, the following summary tables were developed. The cases analyzed do not include students who are independent of their parents. Tables 11 through 17 show basic demographic data on the respondents. Variables such as age, number of children in college, family size, sex, marital status, class year, and family income and assets are compared by sector. Throughout the report data are arrayed according to the following sectors: private colleges, State University campuses and community colleges. The State University campuses include the contract colleges at Cornell University as well as the state-operated campuses.

When the term "Net Taxable Income" is used it will mean the actual net taxable balance of family income not adjusted by the number of dependents in college. "Adjusted Net Taxable Balance" is defined under the current grant program as the amount of income reported on the New York State income tax return of the student, his spouse, and his parents after all exemptions and deductions have been subtracted. It includes income from tax-exempt securities. If more than one child is attending college, the net taxable balance of the parents is divided by the number of children in college. "Gross Taxable Income" includes income in 1972 from all taxable sources, including salaries, wages, tips, dividends, interest and other income. "Non-Taxable Income" includes income in 1972 from all non-taxable sources, such as Social Security, Veterans' Benefits, Social Services and other sources. "Home Equity" is defined as the present market value of the house less any unpaid mortgage. "Assets" is defined as the estimated total value of: bank accounts, other investments, the value of other real estate and the value of a business or farm less outstanding debt and liens against these assets; it does not include the value of cars, jewelry, furniture or other items normally considered as personal property.

Demographic Differences Exist Among Public and Private College Students

The students in the sample represent a microcosm of the total population of scholar incentive holders at the private colleges, State University campuses, and community colleges in New York State. Tables 11 through 16 show several interesting differences between the students at the various sectors. Detail and totals in the following six tables have been rounded. Cases in which data on the variable were not reported are excluded from the tables.

The students at private colleges tend to be younger than the students at the State University campuses. (Table 11).

Table 11
AGE OF RESPONDENTS

Age	Private Number	Private %	S.U.N.Y. Number	S.U.N.Y. %	Community College Number	Community College %
17	60	3.1%	24	2.3%	5	1.0%
18	980	50.0	294	27.8	220	41.9
19	440	22.4	252	23.9	210	40.0
20	420	21.4	222	21.0	55	10.5
21	20	1.0	204	19.3	15	2.9
22	20	1.0	36	3.4	5	1.0
23 and over	20	1.0	24	2.3	15	2.9
Totals	1,960	99.9%	1,056	100.0%	525	100.2%

While a higher proportion of the Scholar Incentive holders at State University campuses are from families where more than one member is in college attendance, (Table 12) State University students also tend to come from larger families. (Table 13) Among the families of scholar incentive holders in the various sectors, private college families have the highest proportion of their children attending college (52%). State University families have 48% of their children attending college and community college families have 44% of their children attending college.

Table 12
STUDENTS DISTRIBUTED BY THE NUMBER OF FAMILY MEMBERS ATTENDING COLLEGE
(including respondents)

Number in College	Private Number	Private %	S.U.N.Y. Number	S.U.N.Y. %	Community College Number	Community College %
1	1,300	64.9%	658	61.0%	376	70.1%
2	572	28.6	336	31.2	136	25.4
3	104	5.2	70	6.5	24	4.5
4	26	1.3	14	1.3	0	0
Totals	2,002	100.0%	1,078	100.0%	536	100.0%

Table 13
AVERAGE FAMILY SIZE
(including respondents)

	Private	SUNY	Community College
Number of Parents	1.85	1.89	1.88
Number of Children	2.75	3.05	3.09
Number of Children in college	1.43	1.47	1.36

Differences were also found in the distribution of respondents by sex. The private colleges have a much larger proportion of male students than female students, whereas the State University campuses have a much larger proportion of female students than male students. Perhaps parents are more willing to make the larger investment necessary at a private college for a male child. At the community colleges the proportion of females and males tends to follow the general population.

Table 14
SEX OF RESPONDENTS

	Private		S.U.N.Y.		Community College	
Sex	Number	%	Number	%	Number	%
Male	1,150	58.1%	444	42.5%	258	48.9%
Female	828	41.9	600	57.5	270	51.1
Totals	1,978	100.0%	1,044	100.0%	528	100.0%

Relatively few of the students in all sectors are married. While it is difficult to draw conclusions from so small a number of respondents, it appears that the public campuses have a higher proportion of married students than the private colleges.

Table 15
MARITAL STATUS OF RESPONDENTS

Marital Status	Private Number	Private %	S.U.N.Y. Number	S.U.N.Y. %	Community College Number	Community College %
Married	35	2.0%	36	3.9%	18	3.9%
Single	1,715	98.0	882	96.1	441	96.1
Totals	1,750	100.0%	918	100.0%	459	100.0%

Distributed by year in college, the students in the sample at the private colleges show a distribution which is virtually identical with Education Department statistics on the distribution of all private college students by class year. At State University campuses the distribution of students in the sample is quite different from the reported distribution of the total population. Total enrollment reports indicate that 50% of the students at State University colleges are lower division and 50% are upper division students. Almost 56% of the students in the sample are lower division students. However, this distribution follows the distribution of scholar incentive payments made to State University students who are paying lower division tuition. In other words, while enrollment reports show that 50% of the students are lower division students, a far larger proportion are paying tuition at the lower division rate. Enrollment reports for the community colleges indicate that 66% of the students are freshman. The difference in the sample is not explained.

Table 16
RESPONDENTS BY YEAR IN COLLEGE

Year	Private		S.U.N.Y.		Community College	
	Number	%	Number	%	Number	%
Freshman	552	28.2%	329	31.5%	294	55.7%
Sophomore	528	27.0	252	24.2	240	44.3
Junior	468	23.9	217	20.8	0	
Senior	408	20.9	245	23.5	0	
Totals	1,956	100.0%	1,043	100.0%	528	100.0%

Average Family Income and Assets are Similar for Scholar Incentive Award Recipients at SUNY and the Private Colleges.

Respondents from the private colleges and the State University campuses have means that are virtually identical for the following variables: adjusted net taxable balance, net taxable income, gross taxable income and residence equity. (Table 17) Private college incentive holders have higher non-taxable income and lower assets other than residence equity than students at State University campuses. Scholar Incentive holders at community colleges show lower means for all of these variables except for residence equity. The higher average residence equity among community college students results from a higher proportion of their families owning homes. The study included only community colleges outside New York City, in these areas home ownership is more common.

It must be stressed that the sample was drawn from students who are holders of a New York State Scholar Incentive Award. As these awards are limited to New York State residents from families with adjusted net taxable incomes of $20,000 or less, the sample is not representative of the entire populations at the three sectors. As indicated in page 14 of Section I of this report, a much higher percentage of the students at private colleges are from families with adjusted net taxable incomes of more than $20,000 compared to the percentage for students at the State University campuses.

Table 17

AVERAGE FAMILY INCOME AND ASSETS

	Private	State University	Community College
Adjusted net taxable balance	$6,778	$6,892	$6,197
Net taxable income	8,815	9,026	7,690
Gross taxable income	13,682	13,902	11,897
Non-taxable income	515	435	462
Residence equity	14,560	14,795	15,715
Other assets	9,095	9,887	6,569

COSTS OF COLLEGE ATTENDANCE

The Total Costs of College Attendance are High at both Public and Private Institutions.

The total and net costs facing respondents in this study are summarized in Table 18.

Table 18
AVERAGE COSTS OF ATTENDANCE FOR REPONDENTS

	Private	SUNY	Community Colleges
Tuition Cost	$2,382	$740	$556
Non-Tuition Cost	1,801	2,091	1,539
Total Cost	4,183	2,831	2,095
Less:			
Average Grants	$1,223	633	478
Net Cost (Total cost less all grants)	2,960	2,198	1,617
Less:			
Average Loans	$630	503	217
Amount to be financed by students parents	$2,330	$1,965	$1,400

Tuition Charges Vary Significantly Among Sectors and Within the Private Sector.

As expected, the major cost differential between public and private institutions is the tuition charge. Furthermore, while tuition charges at the public campuses are quite homogeneous, the range of tuition rates at private colleges is considerable. The average tuition rates for the private multiversities are approximately 70 percent higher than for the private "colleges." In terms of dollar difference there is a greater gap between the private "multiversities" and "colleges" than there is between the private "colleges" and the SUNY campuses. Table 19 shows a frequency distribution of tuition rates at the participating private colleges. The tuition charges ranged from $1,100 to$3,200 per year.

Table 19

DISTRIBUTION OF TUITION RATES AT PARTICIPATING PRIVATE COLLEGES

	$1000-1500	$1501-2000	$2001-2500	$2501-3000	$3001-3500
Number of Institutions	2	5	9	6	3

As non-tuition costs are fairly constant, there is a high correlation between the tuition charge and the total cost. The correlation coefficient between tuition and total cost is .70 for the students sampled at the private colleges.

The Average Non-Tuition Costs Also Differ by Sector.

Among residents, the average total costs were $4,183 for the students at private colleges, $2,831 at State University campuses and $2,095 at community colleges. These average costs include both resident and commuter students and are, therefore, weighted according to the resident/commuter mix at the different sectors. Table 20 shows this distribution.

Table 20
RESIDENT AND COMMUTER STATUS BY SECTOR

	Private		S.U.N.Y.		C.C.	
	No.	%	No.	%	No.	%
Commuter	869	41.1%	117	12.3%	367	79.8%
Campus Resident	916	48.6	658	69.1	12	2.6
Off-Campus Resident	98	5.2	177	18.6	81	17.6
Total Resident	(1,014)	(53.8)	835	87.7	93	20.2
Total	1,883	100.0	952	100.0	460	100.0

The percentage of commuter students at SUNY campuses is much lower than at the private colleges. This explains why the average non-tuition costs for SUNY students are almost $300 higher than at the private colleges and more than $500 higher than at the community colleges. Apparently the location of the SUNY campuses requires that almost all students pay the extra cost of campus residency.

High Tuition Private Colleges Tend to be Resident Campuses.

The differential between commuter and resident costs is greater at the private colleges than at the public colleges. The average total budgets for resident and commuter respondents are compared in Table 21. The primary reason for the greater differential is that the average tuition paid by commuter students at private colleges is $2,195, while the average for campus residents is $2,535 and the average for off-campus residents is $2,644. Thus, the high tuition private colleges tend to be resident campuses.

TABLE 21

AVERAGE COMMUTER AND RESIDENT STUDENT COSTS FOR RESPONDENTS

	Private	S.U.N.Y.	Community College
Commuter	$3,607	$2,213	$1,938
Campus Resident	4,648	2,915	2,754
Off-Campus Resident	4,848	2,915	2,689

Costs Allowed by Financial Aid Officers are Comparable to Costs as Viewed by Parents of Students.

A comparison of the budgets allowed to students by financial aid officers with the costs as viewed by the parents of students who do not receive aid is shown in Table 22. At the private and SUNY colleges these averages are quite close. However, at the community colleges a difference of over $300 emerges. This may result from community college parents not taking all costs into account or from a disproportionate number of the resident students at community colleges being financial aid recipients.

TABLE 22

BUDGETS LISTED BY FINANCIAL AID OFFICERS AND PARENTS

	Private	S.U.N.Y.	Community College
Financial Aid Officers	$4,193	$2,869	$2,311
Parents	4,151	2,771	1,995

Non-Tuition Costs Allowed by Financial Aid Officers are Similar Among Sectors

Each of the fifty colleges participating in the study was asked to provide a schedule of the costs allowed to commuter and resident students in determining financial awards, in the form shown in Appendix C. Tables 23 and 24, by subsector, show the mean of the standard costs allowed for each of the major items making up commuter and resident student budgets.

The non-tuition cost allowances made by financial aid offices at private and public colleges are similar. The mean non-tuition cost allowed to commuter students is $1,482 at private colleges, $1,479 at SUNY and $1,543 at community colleges. The mean non-tuition cost allowance for resident students is $2,172 at private colleges, $2,138 at SUNY and $2,143 at community colleges.

The average tuition rates shown in Tables 23 and 24 are slightly higher for resident students because several of the higher cost colleges do not use commuter budgets. The students at the SUNY Contract Colleges are all resident students, thus the average tuition rate shown for all resident students at SUNY is slightly higher.

Table 23

AVERAGE BUDGETS USED IN AWARDING FINANCIAL AID TO COMMUTER STUDENTS

	Tuition	Fees	Maintenance at home	Lunches	Books & Supplies	Transportation	Personal & Other	Total
TOTAL-PRIVATE	2,309	105	496	182	167	232	299	3,791
Multiversities	2,884	120	442	137	150	159	269	4,162
Universities	2,134	90	470	210	160	302	320	3,686
College Complexes	2,435	92	418	186	156	201	294	3,772
Colleges	1,676	117	687	237	150	332	282	3,484
Engineering & Technical Schools	2,370	128	567	112	250	167	338	3,932
TOTAL-S.U.N.Y.	714	121	422	137	162	295	340	2,193
University Centers	725	109	240	92	154	322	375	2,017
University Colleges	725	126	470	171	164	255	321	2,231
2-yr. Agricultural & Technical Schools	650	127	600	87	175	400	350	2,390
COMMUNITY COLLEGES	554	65	465	165	144	350	332	2,047

Table 24

AVERAGE BUDGETS USED IN AWARDING FINANCIAL AID TO RESIDENT STUDENTS

	Tuition	Fees	Room	Board	Books & Supplies	Transportation	Personal & Other	Total
TOTAL-PRIVATE	2,380	98	725	650	167	145	338	4,552
Multiversities	2,947	96	740	784	150	109	424	5,250
Universities	2,134	90	915	595	160	115	380	4,389
College Complexes	2,425	92	634	609	156	181	367	4,465
Colleges	1,735	100	609	616	150	150	350	3,710
Engineering & Technical Schools	2,370	128	741	663	250	150	433	4,736
TOTAL-S.U.N.Y.	756	113	661	665	162	150	387	2,894
University Centers	725	109	656	716	154	148	447	2,955
University Colleges	794	112	666	649	162	160	368	2,912
2-yr. Agricultural & Technical Schools	650	127	650	630	175	112	350	2,695
COMMUNITY COLLEGES	577	62	650	637	144	228	421	2,720

FAMILY FINANCIAL STRENGTH

Is the Current Means Test Used by New York State Adequate?

This section deals with the question of the validity or usefulness of the net taxable income means test. Presently, payments under New York State's grant programs are determined by the net taxable balance of family income. This is the amount of income reported on the New York State income tax returns of the student, his spouse, and his parents, after all exemptions and deductions have been subtracted, but it includes income from tax exempt securities. If more than one child is attending college, the net taxable income of the parents is divided by the number of children in college. The system is quite simple, requiring applicants to copy a single figure from the long form tax return. Because it is tied into the income tax system, income information submitted to the State Education Department on applications for grant payments can be verified with the Department of Taxation and Finance.

Several other needs analysis systems are in use for determining financial aid payments under other programs. These tend to be far more complex than the New York State system; they require parents to provide data on gross income from taxable sources, non-taxable income, residence equity, and such other assets as the cash value of life insurance policies. The current state system has been challenged as being too simple; it has been suggested a poor relationship exists between gross and taxable income and that a "tax" on assets and non-taxable income should be added.

All tables relating to this section are included in Appendix G. Tables G-1 through G-18 show the relationship between net taxable income not adjusted by the number in college, with the following variables: gross taxable income, non-taxable income, total income from all sources, assets other than the value of the home, and value of residence equity.

A High Relationship Exists Between Net and Gross Incomes.

There is a strong relationship between net taxable income and gross taxable income. (Tables G-1,2 and 3 show the relationship for each of the three sectors). There are only a very few cases where families with a relatively high gross income have low taxable incomes. Some of these cases may result from sampling error or misinterpretation of the questionnaire; there seem to be as many cases where the taxable income is higher than the gross income as there are deviations in the other direction. The correlation coefficient between net taxable income and gross income is quite high: .81 for the families of students at private colleges, .82 for the families of students at State University campuses, and .80 for the families of students at community colleges. Table G-4 shows mean gross income from taxable sources by net taxable income level for each sector. As state grants are awarded on the basis of net taxable income, this table will give a good indication of what the equivalent incomes are from gross taxable sources.

Correlation coefficients were also used to determine the relationship between the amounts indicated as the contribution from the parents toward college expenses and: gross taxable income, net taxable income, and net taxable income adjusted by the number in college. It would seem that all of the measures of income were all equally good predictors of parental support. At the private and State University campuses, net taxable income adjusted for the number of children in college was a slightly better predictor of parental support than unadjusted net taxable income. This indicates that the factor of having more than one child in college influences parental support but not to a great extent. The following table shows these relationships:

Table 25

CORRELATION COEFFICIENTS BETWEEN PARENTAL SUPPORT AND THREE INCOME VARIABLES

Sector	Adjusted Net Taxable Balance	Gross Taxable Income	Net Taxable Income
Private	.61	.61	.60
S.U.N.Y.	.56	.54	.53
Comm. Coll.	.32	.37	.33

There is No Positive Relationship Between Taxable and Non-Taxable Income.

The relationship between non-taxable income and net taxable income for each of the sectors is shown in Tables G-5,6,and 7. Relatively few families receive $2,000 or more in non-taxable income. At the private colleges only 9% receive $2,000 or more, at State University campuses the comparable figure was 8%, and at community colleges 13%. Other data from the study indicate that a higher percentage of the students at community colleges use Social Security benefits to finance their educational costs; this would explain the difference in the percentage of non-taxable income holders shown in Table G-8 for community college students, and could lead one to believe that a substantial portion of the total non-taxable income reported by respondents is in the form of Social Security Benefits.

It was also found that a rather large portion of the recipients of non-taxable income had very low net taxable incomes. It is probable that many of these are families whose primary wage earner is retired or deceased and who are receiving Social Security Benefits. At the community colleges the correlation coefficient of -.34 was found between non-taxable income and Social Security Benefits used by students. The correlation coefficients were not as strong at the private and State University campuses because a smaller percentage of students use Social Security Benefits to finance their education.

At the private colleges, 68% of the cases that showed non-taxable income of $2,000 or more had net taxable incomes under $2,000. At State University campuses the comparable figure was 58%, and at community colleges the comparable figure was 61%. A negative relationship was found between net taxable income and non-taxable income. In other words, the lower the award holder's taxable income, the higher his non-taxable income was likely to be. At the private colleges the correlation coefficient between these two variables was -.27, at the State University campuses the correlation coefficient was -.18 and at community colleges it was -.36.

Table G-8 shows mean non-taxable income by net taxable income level. This table again shows that the highest proportion of cases with non-taxable sources is at the lowest net taxable income levels. The mean for all cases gives an indication of the total dollar value of non-taxable income received by a particular income group. It is clear that this tails off rapidly beyond the very lowest income ranges.

There is also a High Relationship Between Net taxable Income and Total Income from Taxable and Non-Taxable Sources.

The strong relationship shown between net taxable income and gross taxable income carries over to total income. (Tables G-9,10 and 11). Despite the addition of non-taxable income to gross taxable income, the high relationship remains. In order to determine the extent to which the relationship is disturbed by the inclusion of non-taxable income, correlation coefficients were determined between gross taxable income and gross taxable income plus non-taxable income. At the private colleges the correlation coefficient was .98, at the State University campuses it was .97, and at the community colleges .98. Thus, non-taxable income has an insignificant impact on total income.

There is No Strong Relationship Between Assets and Income.

The question of whether or not to include assets as part of the means test is examined in Tables G-12 through 18. Tables G-12, 13 and 14 show the relationship between net taxable income and assets other than the family home. No real relationship seems to exist between income and assets. The correlation coefficient between these two variables at the private colleges is .16, at the State University campuses it is .10 and the community colleges it is .16. Thus, if an asset computation were built into the means test for determining the amount of state grants, the tax would not be placed upon an income related factor but rather on such other factors as frugality or inheritances. If assets were included in the means test, it would be reasonable to exclude a certain portion of the assets before the tax was assessed. Among the population sampled, only a relatively small percentage had assets of $20,000 or more. At private colleges 13% of the families have assets of $20,000 or more, at State University campuses 14% of the families have assets of $20,000 or more, and at community colleges 11% have assets of $20,000 or more. If an asset tax of 5% was applied to assets of $20,000 or more held by the families of students sampled from the private colleges, and this amount was added to net taxable income, it would have the affect of increasing net taxable income by an overall average of approximately $165. If this average was extended to the entire population at private colleges, and it was assumed that grants are reduced on the average at the rate of 10% of an income increase, the savings would be slightly over 1 million dollars for private college students. The savings would be less at public colleges because a far greater percentage of the students would be receiving minimum awards not subject to further reduction.

Table G-15 shows mean assets, other than residence equity, distributed by income level. The mean for all cases gives the best indication of the total assets held by a particular income group. What little pattern there is is a rather interesting one. The lowest income groups tend to have higher assets than the middle income groups. Mean assets fall as income rises, level off for the middle income families and climb again for the upper income families.

A possible explanation of the higher assets among low income families may be found in the number of Social Security holders at these income levels. Table 25 shows the proportion of students indicating use of Social Security Benefits at different income levels.

Table 26
PERCENTAGE OF INCOME GROUP USING SOCIAL SECURITY BENEFITS

Income Group (Net-Taxable)	Private	SUNY	Community Colleges
$0 - 3,000	22.0%	24.5%	32.4%
3 - 12,000	6.0	4.2	5.2
Over 12,000	1.8	1.7	1.9

The low income groups could be expected to exhibit some of the charactersitics of Social Security holders. Retired people could be expected to have larger savings. However, a greater effect may be produced by life insurance payments made to the families of deceased wage earners. The low income/high asset phenomenon seems greater at State University colleges than at private colleges; the proportion of Social Security holders in the low income group is also greater.

Residence equity (value of the home less unpaid mortgage), as with other assets, bears little relationship to family income. The distribution of home equity by net taxable income is shown in tables G-16, 17 and 18. The correlation coefficient between net taxable income and residence equity is .24 among the families of students at private colleges, .28 among the families of students at State University colleges, and .35 among the families of students at community colleges. If an asset test were included as part of the state grant means test, it would seem reasonable to exclude the value of a family home from such a computation. This would leave only other assets to be taxed which constitute a smaller share of the total assets held by the families of scholar incentive holders. The relative worth of residence equity and other assets is shown in Table 27.

Table 27

AVERAGE RESIDENCE EQUITY AND OTHER ASSETS

	Private		SUNY		Community Colleges	
	Average	%	Average	%	Average	%
Residence Equity	$14,560	61.6%	$14,795	59.9%	$15,715	70.5%
Other Assets	9,095	38.4	9,887	40.1	6,569	29.5
Total Assets	$23,655	100.0%	$24,682	100.0%	$22,284	100.0%

At all sectors the major share of family assets is in the form of home ownership. Among community college families the home represents the highest proportion of total assets. Also, average residence equity for community college families is higher than for families at the other sectors. The average is higher because a greater percentage of community college families own homes than do families in the other sectors. As most of the students at the community colleges sampled would be from rural areas, a higher rate of home ownership would be expected.

Use of the Current State Taxable Income Means Test Should be Continued.

The analysis of income variables indicates a very strong relationship between net taxable income and gross income from taxable sources. Thus, it would seem that little is to be gained by switching the means test for determining the amount of state grant payments from the net taxable income approach to a gross income approach. It is also clear that little is to be gained by the inclusion of non-taxable income in determining family ability to pay for college expenses. Such action would have an effect on the sizes of the grants awarded to approximately 4% of the total grant recipients, a large proportion of whom would be from families in which the primary wage earner is retired or deceased.

The case for the inclusion of an asset computation in the means test can be argued either way. Had there been a strong correlation between assets and income it would have been sufficient to build a more progressive tax on income into the system in order to take into account the existence of assets. The lack of such a correlation would require a special question on the application form in order to determine which families have assets. However, as indicated above, such an asset computation would not place a tax on an income related variable. If residence equity is excluded from total assets, an asset test would result in a relatively small change in benefits.

Verification of reported income has been found to be a significant problem in the administration of financial aid programs. The current State payment applications are verified with the Department of Taxation and Finance. If non-taxable income or assets were added, these could not be verified; the introduction of these measures could result in inequities because of reporting.

Simplicity is another advantage inherent in the present State system. Students and parents can predict the amount of the award at the time they complete the application. The State Education Department processes payments to approximately one quarter of a million students each year. Thus, the factors of verifiability and simplicity weigh heavily in favor of the continuation of the use of the net taxable income approach.

The Income Adjustment for Families with More than one Student in College Should be Changed.

The current means test for determining state grants should be amended for cases where more than one member of the family is attending college. The current practice is to divide the net taxable income by the number of such students. This method is most generous to the families which have the largest incomes. Tables G-19, 20 and 21 show the distribution of cases by the number in college and the net taxable income. As a result of the current practice, there are scholar incentive recipients whose family net taxable income approaches $40,000, and whose gross income is over $40,000. Overall, approximately 5% of the scholar incentive recipients are from families with a gross income of $25,000 ore more. Changing the method of handling cases where more than one member of the family is a college student to a system of applying a flat deduction against income for each additional student in college would result in greater equity and could possibly result in a substantial saving in state funds in current program proposals. For example, the annual cost of the proposal of the Regents would be ten million dollars higher than the cost projection shown if the current system were retained, rather than switching to a flat deduction of $3,000 for the first additional family member in college, and $2,000 for each additional family member in college.

Separate Consideration Must be Given to Students Who are Independent of their Parents.

Prior to the analysis of parental finances, cases in which the student was considered to be independent of his parents were isolated. At the same time a comparison was made between the cases in which the Education Department has been able to grant exclusion of parental income under the current law and the cases where the student was considered independent by the campus financial aid officer or by the parents. Tables G-22, 23 and 24 shows this comparison, excluding unreported data.

These data give some indication of the number of students who would be affected if the Education Law were amended to permit a more liberal definition of independent status. Although the current criteria are more rigid than the criteria in use at most campuses, 4 of the 42 students at private colleges considered independent by the Education Department were not considered independent by the college. Among sectors, the higher the proportion of the sample that consisted of parental responses, the higher the percentage of students considered independent. Apparently, parents have a more liberal definition of independence than the campuses.

PATTERNS OF FINANCING COLLEGE

Analyses of financing patterns bear on several important policy questions regarding the State financial aid program: How can State and Federal programs be coordinated? Should differential or smaller awards be granted to upper division students? What should be the relationship between the amount of a State grant and income levels?

For the purposes of this report, financing patterns have been analyzed in three ways: to show type and source of aid funds, to show patterns by year in college, and to show patterns by income level.

SOURCES OF FINANCIAL AID FUNDS

In order to determine the relative importance of the various State, Federal, institutional and other financial aid programs, the following tables were developed. Tables 28, 29 and 30 show a summary of the various sources of grant, loan, and work funds used by scholar incentive recipients in each of the three sectors.

New York State is the Major Source of Grant Funds.

The study was limited to scholar incentive grant recipients; it was found that more grant funds are provided by the State than any other source for this group of students. However, as the state grants are available to virtually all students with gross family incomes of up to approximately $26,000, few recipients of other financial aid would fall outside of the pool of State grant recipients.

State grants comprised 43.7% of the total grants used by students in the sample at private colleges, 66.5% of the grants used by sampled students at State University campuses and 59.4% of the grants used by sampled community college students. The State tuition grants covered 21.7% of tuition at private colleges, 56.2% of tuition at State University campuses, and 46.2% of tuition at community colleges (Table 31).

Table 28
PRIVATE COLLEGES (1894 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
GRANTS				
Regents Scholarship*	806	42.6%	$236	$557
Scholar Incentive	1,894	100.0	276	276
Child-of-Veteran	21	1.1	5	450
State Special Programs	34	1.8	17	947
Institutional Unfunded	335	17.7	153	865
Institutional Funded	470	12.3	233	939
Veterans' Administration	48	2.5	22	868
Social Security	162	8.6	83	970
Federal BEOG	70	3.7	10	271
Other Federal	155	8.2	62	769
Other	230	12.1	126	1,037
Total Grants			$1,223	
LOANS				
Federal Direct	417	22.0	165	749
NYHEAC	591	31.2	381	1,221
Institutional	6	.3	4	1,104
Other	107	5.6	80	1,421
Total Loans			$630	
WORK				
Federal CWSP	225	12.0	68	573
Institutional	63	3.3	19	571
Other	186	9.8	82	833
Total Work			$169	

*Includes Regents College and Nursing Scholarship

Table 29
STATE UNIVERSITY (984 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
GRANTS				
Regents Scholarship*	356	36.2%	$168	$485
Scholar Incentive	890	90.5	201	222
Child-of-Veteran	13	1.3	6	450
State Special Programs	20	2.0	25	1,230
Institutional Unfunded[1]	251	25.5	41	161
Institutional Funded	24	2.4	9	381
Veterans' Administration	31	3.2	24	762
Social Security	74	7.5	85	1,130
Federal BEOG	31	3.2	9	286
Other Federal	45	4.6	23	503
Other	145	14.7	42	285
Total Grants			$633	
LOANS				
Federal Direct	154	15.7	105	671
NYHEAC	263	29.4	323	1,209
Institutional	-0-	-0-	-0-	-0-
Other	59	6.0	75	1,237
Total Loans			$503	
WORK				
Federal CWSP	88	8.9	50	559
Institutional	12	1.2	9	738
Other	109	11.1	60	538
Total Work			$119	

*Includes Regents College and Nursing Scholarship

[1] State University Scholarship and Partial Tuition Waiver

Table 30
COMMUNITY COLLEGES (461 Cases)
SUMMARY OF GRANT, LOAN AND WORK SOURCES

	Students Receiving Aid Per Category		Average Amount of Source	
	Number of Students	% of Total Students Reporting	All Reporting Students	Per Student Receiving This Category
GRANTS				
Regents Scholarship*	47	9.5	$36	$396
Scholar Incentive	443	96.0	218	228
Child-of-Veteran	3	.7	3	450
State Special Programs	14	3.0	27	889
Institutional Unfunded	-0-	-0-	-0-	-0-
Institutional Funded	3	.7	3	384
Veterans' Administration	11	2.4	22	922
Social Security	48	10.4	112	1,075
Federal BEOG	16	3.5	6	173
Other Federal	36	7.8	37	473
Other	21	4.6	14	307
Total Grants			$478	
LOANS				
Federal Direct	43	9.3	51	547
NYHEAC	37	8.0	73	910
Institutional	-0-	-0-	-0-	-0-
Other	39	8.5	93	1,102
Total Loans			$217	
WORK				
Federal CWSP	33	7.2	49	671
Institutional	2	.4	6	1,337
Other	157	34.1	277	812
Total Work			$332	

*Includes Regents College and Nursing Scholarship

Table 31

SUMMARY OF AVERAGE NEW YORK STATE GRANTS

	Private	SUNY	Community Colleges
Tuition Grants[1]	$517	$416	$257
Special Programs	17	25	27
Total State Grants	534	441	284
Tuition Grants as Percentage of Average Tuition	21.7%	56.2%	46.2%
State Grants as Percentage of Total Grants	43.7%	66.5%	59.4%

[1] Includes Scholar Incentive Awards, Regents Scholarships and State University Scholarships and Partial Tuition Waivers.

All of the students in the sample at private colleges actually received scholar incentive payments. However, almost ten percent of the students at SUNY received no SI payment because their full tuition is covered by a Regents Scholarship. The average actual SI payment at State University colleges is only $50 less than at private colleges.

A slightly higher percentage of private college students hold Regents Scholarships than State University students. However, if the trend pointed out in Section I,Table 9 continues, the balance will soon swing toward SUNY. As yet, fewer than ten percent of the community college students receive Regents Scholarships.

In addition to tuition assistance the State also provides grants through the special programs for disadvantaged students, Higher Education Opportunity Program (HEOP), Educational Opportunity Program (EOP), and Search for Education, Elevation and Knowledge (SEEK). These grants can be applied to non-tuition costs. Despite the higher costs facing students at the private colleges, special program students at State University campuses received significantly higher sums in student financial aid through these programs (Tables 28 and 29).

Federal Student Aid Grants Are Low.

Although Federal grants are the second most important source of grant funds at the public colleges and the third most important source, after institutional funds, at the private colleges, the programs administered by the United States Office of Education do not provide the major share of Federal grants to students. The Veterans' Administration and the Social Security Administration provided 60% of the Federal grants awarded to students in the sample at private colleges. These agencies provided almost 80% of the Federal funds awarded to the students in the sample from State University colleges and from the community colleges (Table 32). Social Security payments rank as the most important non-State source of grant funds to students in the public colleges. Veterans' Administration payments are the second most important non-State source at the community colleges, and the third most important non-State source at the State University campuses. (Tables 28, 29 and 30).

Eligibility for Veterans' Administration and Social Security payments depends upon special situations rather than financial need, the criterion for Federal student aid programs. Thus, it is necessary to look at these programs separately. The Federal Basic Educational Opportunity Grant Program (BEOG) still has not made a significant impact on the financing of college. In terms of the total dollars paid to students, it is the least important source of funding for students at the private colleges and the State University campuses. It is only because the community colleges have no institutional funds available for students that the BEOG is not the least important source of funding for community college students. (Tables 28, 29 and 30.) The category of "Other Federal Grants" includes the Supplemental Educational Opportunity Grants, Nursing Grants and Law Enforcement Educational Assistance. The BEOG and other Federal grants cover a surprisingly small portion of the total costs of college attendance. These programs covered 1.7% of the costs for students sampled at the private colleges, 1.1% of the costs for students sampled at the State University campuses and 2.1% of the costs for students sampled at the community colleges. (Table 32).

Table 32

SUMMARY OF AVERAGE FEDERAL GRANTS

	Private		SUNY		Community Coll.	
	Average	%	Average	%	Average	%
Veterans' Administration	$22	12.4%	24	17.0%	222	12.4%
Social Security	83	46.9	85	60.3	112	63.3
BEOG and Other Federal	72	40.7	32	22.7	43	24.3
Total	$177	100.0%	141	100.0%	177	100.0%
BEOG and Other Federal Grants as Percentage Of Total Cost	1.7%		1.1%		2.1%	

Neither State nor Federal Grants Equalize Costs Among Sectors

State grant programs do not significantly reduce the cost differentials between private and State University campuses. The Scholar Incentive and Regents Scholarship Programs provide $517 at private colleges, $375 at State University campuses, and $257 at community colleges. When the amounts funded through the State University scholarship and partial tuition waiver programs are added to the amounts provided by the State Education Department programs, State University students receive slightly less ($107) than students attending private institutions. The average received by community college students is much lower than the amounts received by students attending the other sectors because so few two-year college students hold Regents Scholarships.

Total Federal grants averaged $177 for students at private colleges, $141 for students at State University campuses, and $177 for the students at community colleges.

The primary means of equalizing the cost at public and private colleges is through institutional grants. Private colleges awarded an average of $386 from funded and unfunded institutional sources to the students in the sample. Institutional grants comprised 31.6% of the total grants awarded to private college students, and ranked second in importance only to State grants.

Unfunded grants are grants made out of current institutional income. Funded grants are grants made from funds received from an external source or endowment. Averaged over all students at the private colleges, unfunded grants are $153 per student. If this average is extended to all students attending private colleges, the results in total are less than one-half of the amount that private colleges claim to be awarding in unfunded student aid. It is possible that much of the money that private colleges are considering unfunded financial aid in aggragate data has been included in the category of funded grants in the questionnaire responses provided by student financial aid officers at private colleges. The mean funded grant of all cases at the private colleges is $233.

"Other Grants" also contribute toward the equalization of costs between public and private institutions. Other grants would include sources such as scholarships from foundations and other organizations. Students in private colleges receive far more from other grant sources than do students at the public campuses. It would appear that many of these scholarships are need based as the mean amounts actually received by students at the private colleges are somewhat higher than the amounts received by students at the public colleges. The overall averages for the students sampled were $126 at private colleges, $42 at State University campuses and $14 at community colleges.

Student Loans are the Second Most Important Source of Aid.

Virtually all loans made to students are from governmental sources. The federal direct loans include the National Direct Student Loan Program and the Nursing Student Loan Program. The New York Higher Education Assistance Corporation loans are administered by the state under the Federal Guaranteed Loan Program. At the private colleges and at the State University Colleges students borrow far more through the guaranteed loan program than through the federal direct programs. At the community colleges, where overall borrowing is somewhat lower than at the four-year colleges, fewer students borrow through the guaranteed loan program. However, they borrow larger amounts and the total amount borrowed through NYHEAC by community college students is larger than the total amount borrowed through the Federal direct loan programs.

Although students at private colleges borrow more than students at State University campuses, the difference is not proportional to the total cost (Tables 28, 29 and 30). This may indicate that loans are approaching an upper limit as a source of college financing. Loans cover 15.1% of the cost at private colleges and 17.8% at State University campuses. While students at community colleges work more than students at the other sectors, they show a lower level of borrowing. Loans are the least important source of funds at the community colleges, being used to finance only 10.4% of total costs.

Many Students Work to Finance College Costs.

Almost all students work during the summer in order to help finance college costs. The percentages of students working during the summer may be inflated by financial aid officers including an expectation of summer earnings in student packages even though the students may not have actually worked. During the academic year, far more community college students work than do students in the other sectors. As indicated above, fewer community college students borrow in order to finance their college costs. Thus, community college students show a clear preference for jobs as a means of financing college. Another factor inherent here may be that community college students are more likely to have jobs available as they do not leave their home town in order to attend college. 82% of the community college students who work during the academic year do so off-campus. 52% of the working State University students and 39% of the working private college students have jobs off-campus.

Table 33

PERCENTAGE OF STUDENTS WORKING

	Private	SUNY	Community Colleges
Summer	88%	82%	75%
Academic Year	25%	21%	42%

The Federal College Work-Study Program is by far the most important source of work for needy students on college campuses. Less than 4% of the students in the sample at the private colleges work directly for the institution, and almost no students are employed by the public colleges through the use of institutional funds.

It may be possible to increase student earnings as a means of financing college making more jobs available at least for students at private institutions and at State University campuses. This is substantiatiated by the fact that community college students earn twice as much during the academic year than the students in the other sectors. (Tables 28, 29 and 30).

Parental Support Must Cover a Major Share of College Costs.

When the total financing from grant and loan sources including institutional sources is deducted from the average costs, the remainder to be financed by the students and their parents averaged $2,330 at private colleges, $1,695 at State University campuses and $1,400 at community colleges. Most of this gap was made up by parental support. The average parental support shown at private college campuses was $1,750, the average at State University campuses was $1,566, and the average parental support at community college campuses $1,011. As would be expected, parental support is the highest at the private college campuses and decreases at State University and again at the community colleges. However, the amounts that students earn in the summer and during the academic year, and their savings and assets do not follow this pattern. Student earnings, savings and assets at private colleges ($862) exceed those at State University ($731) and the highest amounts are at community colleges ($941).[1]

Coordination of Financial Aid Programs Could be Improved.

Presently, students must rely on a wide variety of sources and deal with several agencies in order to finance college costs. (Tables 28, 29 and 30). However, it appears that few aid recipients who are New York residents fall outside of the pool of State grant recipients. The largest "other" source of aid used by State grant recipients is NYHEAC loans. These loans are used by 31% of the sampled private college students and 29% of the sampled State University students. Thus, it would be possible to achieve greater coordination by combining programs under the aegis of the Regents.

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[1] When parental support and total student earnings and assets are added to average grants and loans, the total exceeds the average cost. In many cases students "financed" a portion of the amounts that were "expected" in the form of parental contributions through the use of NYHEAC loans. Thus, the parental contributions are overstated. It also appears that total student earnings were duplicated as amounts from savings and assets, and that the student's total savings and assets were reported rather than the amounts actually utilized.

FINANCING PATTERNS BY CLASS YEAR

In order to determine if financing patterns change as students progress through college, the following eight sources of funds were analyzed: Regents Scholarships, Scholar Incentive Awards, parental support, summer earnings, students' savings and assets, academic year earnings, grants other than SI and RS, and loans. Tables in Appendix H display these variables. For each of these variables, the mean for all cases is shown, including those where no award is made. Also shown is the number of cases where an actual award is made, as well as the percentage receiving an award and the average actual award.

Students Earn More as They Progress Through College.

As expected, summer earnings increase significantly as students progress. Earnings increase by more than $100 per student between the freshman and sophomore years and by approximately $200 between the freshman and senior years (Table H-4). Student savings and assets also show increases. (Table H-5) However, it is difficult to comment on these sources, as they may represent, in part, a duplication of summer and academic year earnings.

At the private and State University campuses, academic year earnings almost triple between the freshman and senior years when averaged over all cases. Freshman at community colleges earn more than seniors at the four-year institutions (Table H-6). Academic year earnings are the least widely used source of financing. Only 25 percent of students at private colleges and 21 percent of the students at SUNY institutions work during the academic year. Less than one in five freshman work at the four-year institutions, whereas more than a third of the community college freshman contribute toward their college expenses by working during the academic year. Given the low percentage of students who earn funds, it would appear that work programs could be easily expanded. In summary, students in private colleges are able to earn, as an overall average, almost $400 more in their senior year as compared to their freshman year and almost $250 more at State University campuses. This increased earning capacity could compensate for a state grant program which decreased award amounts in the upper division.

Borrowing Does Not Increase as Students Progress.

Contrary to the popular hypothesis, loans remain quite stable among class years. (Table H-8). Both in terms of average loans and the percentage of students who borrow, no differences are discernable among class years.

Many College Seniors are Deeply in Debt.

Seventy percent of the seniors in each sector are in debt. At private colleges the mean indebtedness of seniors is almost $3,200 while at SUNY campuses it is over $2,500 (Table H-9). These amounts are quite high and it would not appear likely that much expansion would be possible for the use of loans as a means of financing higher education.

Cumulative indebtedness figures also indicate that more State University students than private college students alternate years financed through loans with years financed by other means. For each class year, almost 10 percent fewer State University students than private college students borrow. However, by the senior year, the same percentage in both sectors had borrowed.

Other Sources of Financing are Fairly Constant.

The percentage of students receiving Regents Scholarships including Nursing and Child-of-Veteran Scholarships remains fairly constant, as do the amounts of those scholarships. The slight rise in the percentage of juniors receiving awards may be due to community college students transferring to four-year colleges. The jump in average payments to upper division SUNY students is due to the increased tuition costs (Table H-1). No trends are evident with Scholar Incentive Award holders (Table H-2).

While parental support remains fairly constant at private colleges over the four class years, parental support declines as the students progress at SUNY campuses (Table H-3). Significant drops occur in average parental support between the freshman and senior years. The lower costs at public colleges may permit parents to reduce contrubutions as the students' ability to earn a greater share of college costs increases. Although close to 90 percent of the parents of students at private and SUNY campuses make contributions, fewer than 80 percent of the parents of students at community colleges do so.

The distribution by class year of total grants, other than Scholar Incentive and Regents Scholarship grants, is shown in Table H-7. In the private sector these grants are the major factor equalizing the cost differential between private and public institutions. Other grants at private institutions are almost three times as high as they are at public campuses. The grants remain constant as private college students progress from the freshman to senior years. AT SUNY campuses most upper division students are eligible for a partial tuition waiver of at least $100. Thus, more upper division SUNY students receive institutional grants than do upper division students at private colleges.

FINANCING PATTERNS BY INCOME LEVEL

Financing patterns have been analyzed by family income level in order to determine the relationship between income and financial aid. It was found that a strong relationship does not exist between income and many sources of financial aid. With a few exceptions, income is not a good predictor of either actual receipt of an award or the amount that might be received. Thus, students and their parents find it nearly impossible to determine, according to their income, the financial aid awards that the students might receive. Little equity appears in the system; students in similar financial situations may recieve very different or no awards, and awards are not consistently scaled in relation to income. This may be at the root of the confusion expressed by many students regarding the financial aid process.

The data on income levels were analyzed in three ways. Tables were constructed to show average financing from various sources. Correlation coefficients between income and the various sources were determined for all cases, and for those cases that represented students who actually received an award.

The series of ten tables contained in Appendix I shows average financing patterns according to income level. For the purposes of these analyses the income used is net taxable income not adjusted by the number of students in the family attending college. The data are presented by sector: private colleges, State University campuses, and community colleges. For each sector, four columns are shown: the total number of students from families within the income range, the actual number of cases within that income range showing a value for the variable being analyzed greater than zero, the mean for all cases within the income range, and the mean for the cases within the range having a value greater than zero.

The correlation coefficients shown in Table 34 give some indication of the value of income as a predictor of both the likelihood of receiving aid through a particular source and the amount of the actual payment. In order to try to separate these two issues, the relationship between income and only the amount of the payment was determined. (Table 35).

There is Low Correlation between Income and Non-State Grant Awards.

While there is a relationship between net taxable income and total grant payments, other than scholar incentive and Regents Scholarship payments, the relationship is not as strong as had been expected.

It is clear that the lowest income students receive the highest proportion of, and the highest amounts in, grants. (Table I-1). However, there is a surprising leveling that takes place between the $4,000 and $12,000 income levels, rather than a continuous sloping downward of the grants as income rises. Looked at another way, the correlation coefficients between net taxable income and total grants are -.37 at the private colleges, -.37 at the State University colleges, and .34 at the community colleges. (Table 34).

Table 34

Correlation Coefficients Between Net Taxable
Income and Financial Aid
All Cases

Source	Private	SUNY	Community Colleges
Regents Scholarship	-.21	-.11	-.01
Scholar Incentive	-.77	-.48	-.62
Institutional Unfunded Grants	-.08	-.35	NA
Institutional Funded Grants	-.17	-.09	-.04
Veterans' Administration	-.06	-.06	-.02
Social Security	-.21	-.21	-.27
Federal BEOG	-.17	-.18	-.11
Other Federal Grants	-.28	-.24	-.29
Total Grants	-.37	-.37	-.34
Federal Direct Loans	-.26	-.27	-.24
NYHEAC Loans	-.04	-.07	-.13
Total Loans	-.11	-.18	-.21
Federal CWSP	-.20	-.22	-.19
Total Work	-.20	-.22	-.19

.195 is the critical value of the correlation coefficient at the .05 level of significance.

Table 35

Correlation Coefficients Between Net Taxable Income and Actual Amount Received in Financial Aid

Source	Private	SUNY	Community College
Regents Scholarship	-.76	-.68	-.78
Scholar Incentive	-.77	-.69	-.73
Institutional Unfunded Grants	-.14	-.31	NA
Institutional Funded Grants	-.20	-.04	.99
Veterans' Administration	.22	.34	.02
Social Security	.04	-.03	.05
Federal BEOG	-.44	-.53	-.73
Other Federal Grants	-.24	-.29	-.28
Total Grants	-.31	-.29	-.20
Federal Direct Loans	-.19	04	-.08
NYHEAC Loan	-.00	-.06	-.09
Total Loans	.08	.15	.12
Federal CWSP	-.05	-.03	.10
Total Work	.05	-.09	-.00

A negative correlation indicates that as income rises the other variable decreases.

The square of the correlation coefficient indicates what percentage of one variable is explained by the movement of the other. Thus, at the private and State University campuses, income is a predictor of grant amounts only 13.7% of the time (.37 x .37 = 13.7%).

The correlations between income and total grants are lower than had been expected. The relationship is weakened by the presence of many "no-aid" cases. It appears that many grants are still awarded according to factors other than family income, such as academic scholarship and athletic ability. Total grants also include payments from the Veterans' and Social Security Administrations which depend upon special family situations.

The relationship between income and size of grant award where grants are made, although statistically significant, is not very strong. (Table 35). Income will predict the amount of grants in 9.6% of the cases at private colleges, 8.4% of the cases at State University campuses and 4.0% of the cases at Community Colleges.

The correlation between income and institutional grants and Veterans' Administration grants is not statistically significant, except at State University Campuses. Unfunded grants at the State University campuses include State University Scholarships and partial tuition waivers. In almost all of the cases in which students were entitled to a virtually automatic State University scholarship or partial tuition waiver, the financial aid officers completing the questionnaire did not indicate that the students were receiving such amounts, and considerable editing had to be done to show the correct amounts. Financial aid officers at community colleges seem to have understood the definition of unfunded grants. They have none available, they indicated none. Low income students received higher unfunded grants, but there is considerable leveling of the amounts awarded in the middle income ranges. (Table I-2). However, at private colleges the very lowest income students received less than the students in the next few income categories. This may be because more of the very low income students are eligible for Federal grants and, as income rises, institutional grants replace these Federal grants. Funded institutional grants show little pattern by income level. (Table I-3). It would seem that most of these are true scholarships awarded on the basis of merit rather than financial need. The high correlation (.99) between income and funded grants at community colleges is not meaningful because it was produced by only a few cases.

Income Predicts the Amount of Scholar Incentive Grants.

The correlation between income and actual scholar incentive payments is high. At the private colleges the correlation coefficient between scholar incentive and net taxable income is -.77, at State University campuses it is -.48, and at community college campuses it is -.63. The correlation is not quite as good at State University campuses because many low income Regents College Scholarship winners have their full tuition paid by the Regents scholarship. Almost 10% of the students at the State University campuses did not receive scholar incentive payments for this reason. Among actual recipients of scholar incentive payments at State University campuses the correlation coefficient rises to -.69. (Table 35).

Low Income Students Receive Fewer Regents Scholarships.

The correlations between income and Regents College Scholarship payments are quite weak. At the private colleges the correlation is -.21, at State University colleges it is -.11, and at community colleges it is -.01. (Table 34). These correlations indicate that there is no real value in using net taxable income as a predictor of Regents Scholarship payments. Therefore, non-winners or zero cases weaken the correlation considerably. For example, because so few sommunity college students receive Regents Scholarships in this sector, there is absolutely no correlation between income and Regents Scholarship payments. In the other sectors the correlation is very slight. Although the amounts and payments are scaled down as income rises, there is a far greater tendency for higher income students to receive Regents College Scholarships. The percentage of students receiving Regents Scholarships at various income levels is shown in the following table.

Table 36

Regents Scholarship Holders as a Percentage of Income Group

	Private		SUNY		Community College	
	#Holders	% of Income Group	# Holders	% of Income Group	#Holders	% of Income Group
$0-2,000	52	30.8%	73	28.8%	1	2.7%
$2-16,000	537	41.8%	723	33.9%	31	9.0%
over $16,000	126	49.0	122	47.5	7	18.9%

The number of holders at the community college is so small as to be insignificant.

The relationship between income and actual Regents Scholarship payment is quite high. (Table 35).

A Poor Relationship between Income and Federal Grants Exists even though the Federal Grants are Targeted at Low Income Students.

Other Federal grants awarded to students, including such sources as Supplemental Educational Opportunity Grants and Nursing Scholarships, are not strongly related to income. When the column showing the mean for all cases in Table I-4 is examined, it appears that these Federal grants are related to financial need. This would be in keeping with the Federal policy that Supplemental Educational Opportunity Grants be awarded to students who have the greatest financial need and who would be unable to attend college without such financial assistance. However, the existence of a very large number of low income college students who do not receive Federal grants produces a weak overall correlation. Correlation coefficients are barely significant at the private and public campuses. Furthermore, income is also a weak predictor of the actual amount of the payment. (Table 35). The correlation is not statistically significant at the community colleges because of the low number of cases.

The correlation between income and Social Security payments, even though payments depend on factors other than a means test, is statistically significant. However, no relationship exists between income and the amount of the payment.

Social Security benefits used by students according to net taxable income level are shown in Table I-5. In all sectors the highest proportion of students who use Social Security benefits are at the lowest income levels. This verifies previous assumptions that much of the non-taxable income available to families is through social security benefits.

BEOG grants are not as yet a significant factor in the financing of college education. Of all the students in the sample at private colleges, only 4% received BEOG grants. When averaged over all cases the amount was $12. At State University campuses only 3% of the students received BEOGs for an overall average of $9. At community colleges 4% of the students received BEOGs with an overall average of $9. The relationship between income and the awarding of a BEOG is not significant because the sample included all classes, and awards are limited to freshmen. However, among actual recipients a high relationship between income and the amount of the payment exists.

There is No Relationship between Income and Loans or Work.

Total borrowing does not show a statistically significant relationship to income except at the community colleges. (Table I-6 and 7).

Federal direct loans are awarded on the basis of a means test administered at the campus level. A weak relationship for income as a predictor of these loans emerges. However, no relationship exists between income and the amounts of Federal direct loan, or for the amounts of any other type of loan.

The New York Higher Education Assistance Corporation loans are administered under the Federal Guaranteed Loan Program. Recent amendments to the Federal law require that subsidized loans be awarded on the basis of a means test. It is interesting that this action has not produced any relationship between income and access to or amount of guaranteed loan. (Table I-8). The relationship between NYHEAC loans and income is random.

For work, as with other forms of aid, no relationship with income is apparent. The correlation coefficients between academic year work and net taxable income are -.05 at the private colleges, -.11 at the State University campuses and -.03 at the community colleges. From these correlation coefficients it can be said that no relationship whatsoever exists between net taxable income and students working during the academic year.

Federal College Work - Study jobs are awarded on the basis of financial need and a weak correlation between income and such jobs exists. However, there is no relationship between income and the size of the award.

Lest it be charged that the foregoing analyses were biased in favor of the State grant system because net taxable income was used in determining the relationships, correlation coefficients were also determined between gross taxable income and grant amounts, and total income (gross taxable plus non-taxable income) and the grant amounts. Despite the fact that Scholar Incentive Awards are based on a stepped scale rather than a sliding scale, the relationship between income and the amounts of scholar incentive awards is as good as or better than the relationship between income and the amounts of BEOG awards, other federal grants, and institutional unfunded grants.

Table 37 shows these relationships at the private and State University campuses.

Table 37

CORRELATION COEFFICIENTS BETWEEN INCOME AND GRANT AWARDS

	Gross Taxable Income		Total Income	
	Private	SUNY	Private	SUNY
Scholar Incentive	-.61	-.59	-.57	-.58
Federal BEOG	-.53	-.65	-.53	-.73
Other Federal	-.20	-.38	-.22	-.34
Institutional Unfunded	-.11	-.27	-.14	-.25

Thus, it would be difficult to argue that grants awarded on the basis of a complex means test will produce a more equitable distribution of funds than grants awarded under the simple net taxable income system.

Parental Support is Related to Income.

Parental support by net taxable income level is shown in Table I-9. At the lower income levels parental support rises at the same rate in each of the three sectors. However, at the community colleges, parental support levels off rather quickly, probably because of the low cost of attendance. At State University campuses this leveling takes place in the upper middle income ranges, while at the private colleges parental support continues to ascend as income rises through the highest income level. Another way of establishing this relationship is by examining the correlation coefficient between net taxable income and parental support for each of the three sectors. At the private colleges the correlation coefficient between net taxable income and parental support is .60, at the State University campuses it is .53, while at the community colleges the correlation coefficient drops to .33.

Higher Income Students Do Not Choose More Expensive Colleges.

The cost of attendance by income level is shown in Table I-10. This analysis was done in order to determine if students at different income levels make different cost choices as income changes. This table shows a pattern only for the private colleges, where students clearly begin to choose higher cost institutions after a net taxable income of $16,000 is exceeded. However, the overall correlation coefficient between income and cost for private college students is not significant at .14.

In concluding, Table 38 provides a rough estimate of how a new State grant program should be shaped. The Table shows the "Gap" between costs and resources at different income levels. For the purposes of this table, resources include all grants with the exception of State grants and private college grants. The resources also include all loans, academic year work, and parental support. However, parental support at the private colleges has been adjusted to the same level as at the State University campuses for net taxable incomes of $10,000 or less. It is at the $10,000 level that parental support at State University colleges levels off because of cost factors. At several income levels in the public sector the gap has a negative value. This is because the mean resources exceed the mean costs. At no point do the resources available to private college students exceed the costs.

A grant program which provides averages of $1300 to students in the lowest income categories at private colleges, $700 to students at State University colleges and full tuition to students at community colleges, would reduce the gap to approximately $500 at private colleges, less than $300 at State University campuses, and virtually eliminate the gap at community colleges. Small amounts remaining in the gap can easily be earned by students through summer work.

Inflation is increasing the cost of attendance at private colleges by approximately $200 per year. Thus, the gap for low income students at private colleges would be approximately $700 under such a program by 1974-75. At the $8,000 net taxable income level for students at private colleges, average grants of approximately $700 would be required in 1974-75 to hold the gap to $900. At public colleges, it is at roughly the $8,000 income level that the gap has ceased to taper down and begins to fluctuate considerably. At many points above the $8,000 income level in the public colleges the resources exceed the cost. It would appear the minimum awards of $100 would be adequate for students above the $8,000 or $9,000 income level at public colleges.

Table 38

ESTIMATED GAP BETWEEN COSTS AND ACADEMIC YEAR RESOURCES[1]

Net Taxable Income	Private	S.U.N.Y.	Community College
$0 - 1,000	$1,931	$1,063	$407
1 - 2,000	1,697	930	258
2 - 3,000	2,290	780	876
3 - 4,000	1,701	937	360
4 - 5,000	1,933	708	760
5 - 6,000	1,439	401	218
6 - 7,000	1,723	490	90
7 - 8,000	1,459	247	71
8 - 9,000	1,367	861	169
9 - 10,000	1,010	(-176)	323
10 - 11,000	1,062	168	(-3)
12 - 13,000	875	(-489)	(-216)
14 - 16,000	380	121	(-7)
16 - 18,000	611	(-478)	514
18 - 20,000	731	(-56)	763
20 - 30,000	499	179	883
30 - 40,000	696	10	0

---

[1] Other than State and Institutional Grants.

APPENDIX A

TECHNICAL NOTES ON SCHOLAR INCENTIVE UTILIZATION RATES

There are various factors that would affect the discrepancy shown in Section I, Table 10:

(1) Persons with net-taxable income over $20,000 are not eligible.

(2) Non-citizens are not eligible for SI.

(3) Persons who have already been paid for 8 semesters are not eligible.

(4) Persons who dropped out after fall enrollment opted to waive payments for a partial semester.

(5) The payment totals were as of the end of the budget year, and payments after that date were not included.

(6) People may fail to apply because of poor advisement.

In 1970 an estimated 24% of previous scholar incentive holders at private colleges had incomes over $20,000. The comparable figure was 15% at S.U.N.Y. state-operated campuses. In the past three years, the proportion of Regents Scholarship holders in the upper income group has increased by 22% at private colleges and 17% at S.U.N.Y. Applying these increases to the 1970 estimates yields a revised estimate of 30% of the students at private colleges and 17% of the students at S.U.N.Y. campuses with incomes over $20,000. If it is further assumed that 5% of the students are ineligible for other reasons, the following estimate of the number of New York State residents who are eligible for SI but do not apply can be made for the private colleges for 1972-73.

Total Number N.Y.S. residents		129,900
Less:		
30% income ineligible	39,000	
5% other ineligibles	6,500	
		45,500
Number of eligible students		84,400
Number of SI recipients		76,300[1]
Estimated Number of Non-Applicants		8,100

If the financial aid program proposed by the Regents were fully phased in now, and 100% of these students were to receive average grants of $500 more than they would have been eligible for under the current program, the increased cost attributable to the new program would be:

8,100 x $500 = $4,050,000

As awards would not increase substantially at public colleges under the proposed program, any utilization increase at public campuses cannot be attributed to the new program.

---

[1] The 82,070 shown in Table 10 includes Regents Scholarship holders with incomes over $20,000

APPENDIX B

PARTICIPATING INSTITUTIONS

Table B-1
STRATIFICATION USED FOR SAMPLING

Institution Type	Number of Institutions in this Classification	Total Full-time Undergraduate Enrollment in these Institutions[1]	Number of Institutions Selected for Sample	Number of Students in Sample
PUBLIC				
University Centers	4	32,591	4	400
University Colleges	14	52,185	8	800
Statutory Colleges	4	4,703	1	100
2-Yr. Agricultural and Technical Colleges	6	17,788	2	200
Large 2-Yr. Colleges	18	54,587	8	800
Small 2-Yr. Colleges	12	10,452	2	200
TOTAL PUBLIC	58	172,306	25	2,500
PRIVATE				
Multiversities	5	33,578	5	500
Universities	9	36,311	5	500
College Complexes	26	49,956	8	800
Large Colleges	20	13,830	2	200
Small Colleges	15	6,138	1	100
Engineering and Technical Schools	8	20,226	3	300
2-Yr. Colleges	11	3,195	1	100
TOTAL PRIVATE	94	163,234	25	2,500
TOTAL PUBLIC AND PRIVATE	152	335,540	50	5,000

[1] Fall 1972

INSTITUTIONS SELECTED FOR SAMPLE BY CLASSIFICATION

STATE UNIVERSITY OF NEW YORK

University Centers

Albany
Binghamton
Buffalo
Stony Brook

University Colleges

Brockport
Buffalo
Fredonia
Geneseo
New Paltz
Oneonta
Plattsburgh
Postdam

Statutory Colleges

Contract colleges at Cornell University

Two-Year Colleges - Agricultural and Technical Colleges

Cobleskill
Morrisville

Two-Year Colleges - Community Colleges Outside New York City

Dutchess
Erie
Hudson Valley
Jefferson
Monroe
Nassau County
Onondaga
Rockland
Sullivan County
Westchester

INSTITUTIONS SELECTED FOR SAMPLE BY CLASSIFICATION

NON-PUBLIC INSTITUTIONS

Multiversities

Columbia University
Cornell University
New York University
Syracuse University
University of Rochester (The)

Universities

Pace University
Long Island University
    Brooklyn Center
    C.W. Post Center
Hofstra University
Manhattan College

COLLEGES

College Complexes

Barnard College, Columbia University
D'Youville College
Union College
LeMoyne College
Niagara University
St. Bonaventure University
Skidmore College
Wagner College

Colleges - Four Year and Two Year)

Hilbert College
Marist College
Mercy College
St. John Fisher College

ENGINEERING AND TECHNICAL SCHOOLS

Clarkson College of Technology
Pratt Institute
Rochester Institute of Technology

APPENDIX C

MATERIAL SENT TO FINANCIAL AID OFFICERS

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Scholar Incentive Study
99 Washington Avenue
Albany, New York 12210

INSTRUCTIONS FOR FINANCIAL AID OFFICERS FOR STUDY OF SCHOLAR INCENTIVE RECIPIENTS

The following materials are enclosed:

a. 100 questionnaires on students randomly selected from the first fall 1973 scholar incentive claim.

b. A supply of the second pages to be attached to the basic questionnaire if the data is to be provided by the financial aid office.

c. A Summary Data Sheet on the participating institution.

If you have any questions on this study, please call Peter Keitel, (518) 474-5313.

First, review files to determine if financial information on the student is available. If information is not available in the files, please return the questionnaire to the State Education Department as soon as possible. Do not remove the identification on these forms. The questionnaire with a different second page will be mailed to the parents of the student. We would like to make this mailing as quickly as possible.

If information is available, attach page 2 and complete the following items:

I. Student Information - In most cases this section will be complete through item number seven. Review and complete this section.

II. Cost of Attendance - Indicate the budget used in awarding financial aid to the student.

III. Parents Financial Data

1. Income in calendar 1972 from all taxable sources. If the Parents Confidential Statement is used, indicate the amount shown on line 10. If another form used, indicate the comparable figure.

2. Income in 1972 from all non-taxable sources. Lines 11-A-B-C-D of the PCS or comparable data.

3. Estimated net value of home - Market value less unpaid mortgage. Line 17 of PCS or comparable data.

4. Estimated net value of other assets. Lines 18, 19, 20 on PCS plus value of business or farm (see FNAR) or comparable data.

IV. Resources to be used to finance the 1973-74 academic year.

1. Attach page 2 to page 1.

2. Parental and student contributions. Indicate the expectations used in calculating the award. This may differ from the amounts shown on the "Financial Need Analysis Report."

3. Grants, or scholarships, loans, and work. Indicate awards made or expected to be made. For example, if a student appears eligible for a BEOG but has not received his award notice, indicate the expected amount.

Upon completion of the student data forms, remove the identification number and name.

Complete the summary sheet and return all material to:

New York State Education Department
Scholar Incentive Study
Room 1834
99 Washington Avenue
Albany, New York 12210

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Scholar Incentive Study
99 Washington Avenue
Albany, New York 12210

SCHOLAR INCENTIVE STUDY SUMMARY SHEET

Name of Institution: ____________________

Study Coordinator's Name: ____________________

Title: ____________________ Telephone: ________ ____________
area code

1. Number of student data sheets completed at the campus . . . . ________

2. Number of student data sheets returned, uncompleted, to the Education Department. . . . . ________

3. What is the primary needs analyses system used by this institution? (Check only one)

   College Scholarship Service ☐ (1)
   American College Testing Program ☐ (2)
   Other (specify) ☐ (3)
   ____

4. Is Internal Revenue Service data used to verify information provided by parents and students? . . . . Yes ☐ (1) No ☐ (2)

   If yes, in approximately what percent of the cases are such data used?. . . . . ________%

5. What are the 1973-74 student budgets used at this institution for awarding institutional and Federal financial aid to undergraduate students (not including BEOG)?

	Resident Students	Commuter Students
Tuition	$	$
Fees		
Room		N/A
Board		N/A
Maintenance at Home	N/A	
Lunches	N/A	
Books and Supplies		
Transportation		
Personal, Clothing and Recreation		
Other		
Total		

6. Please attach a brief statement of the financial aid policy of this institution paying particular regard to the merit criteria used in awarding financial aid. It will suffice to attach a copy of your financial aid brochure and applicable statements from the college catalogue.

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Scholar Incentive Study
99 Washington Avenue
Albany, New York 12210

A. **STUDENT INFORMATION** (Please complete or correct as necessary)

1. College Now Attending: ______________________________ ☐☐☐☐

2. Year of Birth: ________ 3. Award Code : ☐

4. Number of other children of this family in college ________

5. Has request for exclusion of family income been granted? Yes ☐ (1) No ☐ (2)

6. Award type and amount RS ☐☐☐☐ SI ☐☐☐ CV ☐☐☐

7. Sex: Female ☐ (1) Male ☐ (2) 8. Marital Status: Married ☐ (1) Single ☐ (2) (incl. divorced and widowed)

9. Year in college (as of fall 1973): Freshman ☐ (1) Sophomore ☐ (2) Junior ☐ (3) Senior (or 5th year) ☐ (4)

10. Number of members of immediate family: Parents _____ Children _____ (incl. this student)

11. Does this student live at home and commute to college? . . . . Yes ☐ (1) No ☐ (2)

If No, does the student live in college operated housing? . . . . Yes ☐ (1) No ☐ (2)

B. **COST OF ATTENDANCE**

What are the estimated costs of attending college for this student in the 1973-74 academic year. Include tuition, fees, room and board, books and supplies, transportation and personal expenses including clothing and recreation. . . . . $__________ (whole dollars)

C. **PARENTS FINANCIAL DATA**

1. Income in 1972 from all taxable sources. Include salaries, wages, tips, dividends, interest and other income. . . . $__________ (whole dollars)

2. Income in 1972 from all nontaxable sources. Include Social Security, Veterans' Benefits, Social Services and other sources. (If none enter zero) . . . . $__________ (whole dollars)

3. Estimated equity in home. (Present market value less unpaid mortgage) . . . . If renting, leave blank. $__________ (whole dollars)

4. Estimated net value of other assets. Include bank accounts, other investments, value of other real estate and the value of a business or farm less outstanding debt and liens against these assets. Do not include the value of cars, jewelry, furniture or other items normally considered as personal property . . . . . $__________ (whole dollars)

- -

(cut or tear here prior to returning this form)

☐☐☐☐☐☐☐☐☐☐

Student's Name ____

D. Student Resource Data

Report (in whole dollars) the amounts of resources to be used in financing this student's 1973-74 academic year. Do not include Scholar Incentive or Regents Scholarship monies. These are included on page 1.

1. Parental Support (see item F if student is independent). $__________

2. Student's Earnings from Summer Work. . . . . $__________

3. Student's Earnings During the Academic Year:

   Federal College Work Study Programs. . . . . $__________

   Work at This Institution . . . . $__________

   Other Work . . . . $__________

4. Student's Savings or Assets. . . . . $__________

5. Grants or Scholarships (Not Scholar Incentive or Regents Scholarship):

   Institutional Unfunded Grant (Include State University Scholarship or Waiver) . . . . $__________

   Institutional Funded Grant . . . . $__________

   New York State SEEK, HEOP or EOP . . . . $__________

   Veterans Administration. . . . . $__________

   Social Security. $__________

   Basic Educational Opportunity Grant. . . . . $__________

   Other Federal Grants . . . . $__________

   Other Grants or Scholarships . . . . $__________

6. Loans:

   Federal Direct Loans (NDSL and NSL). . . . . $__________

   NYHEAC Loan. . . . . $__________

   Institutional Loans (long term). . . . . $__________

   Other Loans. . . . . $__________

E. Student Indebtedness

What is the total outstanding indebtedness of this student for educational purposes. Include loans from all sources during the present and past years?. . . . . $__________

F. Is this student considered to be financially independent of his parents for the purpose of awarding campus financial aid?. . . . . Yes ☐ (1) No ☐ (2)

TO PROTECT THE CONFIDENTIALITY OF THIS RESPONSE, DO NOT FORGET TO REMOVE THE IDENTIFICATION PORTION OF PAGE 1 OF THE FORM.

APPENDIX D

QUESTIONNAIRE SENT TO PARENTS

THE UNIVERSITY OF THE STATE OF NEW YORK
THE STATE EDUCATION DEPARTMENT
ALBANY, NEW YORK 12224

DEPUTY COMMISSIONER FOR
HIGHER AND PROFESSIONAL EDUCATION

Dear Parent:

One of the major topics to be considered in the 1974 New York State Legislative session will be increased Scholar Incentive awards to students. The State Education Department is conducting a study of Scholar Incentive holders in order to provide data to the Regents, the Legislature, and the Office of the Governor that will assist in evaluating proposals to increase financial aid to students.

Your cooperation is needed in this research study. Five thousand names have been selected at random from the students who have applied for Scholar Incentive awards for 1973-74. Your son's or daughter's name was among those selected.

The study will analyze the responses on the enclosed questionnaire. We have completed as much of the background data on the form as possible and request that you complete the remainder. After you have completed the form, please remove the name and return the form to the State Education Department by October 19, 1973, using the enclosed postage paid return envelope. In this way, we will have no way of identifying individual responses. We merely wish to develop a profile of the characteristics of Scholar Incentive award holders and their families.

We sincerely hope that you will agree to help us in improving New York State's program of financial aid to students.

Thank you.

Sincerely,

T. Edward Hollander

Enclosure

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Scholar Incentive Study
99 Washington Avenue
Albany, New York 12210

A. STUDENT INFORMATION (Please complete or correct as necessary)

1. College Now Attending: ____________________ ☐☐☐☐

2. Year of Birth: ____ ____ 3. Award Code : ☐

4. Number of other children of this family in college ________

5. Has request for exclusion of family income been granted? Yes ☐ (1) No ☐ (2)

6. Award type and amount RS ☐☐☐☐ SI ☐☐☐ CV ☐☐☐

7. Sex: Female ☐ (1) Male ☐ (2) 8. Marital Status: Married ☐ (1) Single ☐ (2) (incl. divorced and widowed)

9. Year in college (as of fall 1973): Freshman ☐ (1) Sophomore ☐ (2) Junior ☐ (3) Senior (or 5th year) ☐ (4)

10. Number of members of immediate family: Parents ____ Children ____ (incl. this student)

11. Does this student live at home and commute to college? . . . . Yes ☐ (1) No ☐ (2)

If No, does the student live in college operated housing? . . . . Yes ☐ (1) No ☐ (2)

B. COST OF ATTENDANCE

What are the estimated costs of attending college for this student in the 1973-74 academic year. Include tuition, fees, room and board, books and supplies, transportation and personal expenses including clothing and recreation. . . . . $________ (whole dollars)

C. PARENTS FINANCIAL DATA

1. Income in 1972 from all taxable sources. Include salaries, wages, tips, dividends, interest and other income. . . . $________ (whole dollars)

2. Income in 1972 from all nontaxable sources. Include Social Security, Veterans' Benefits, Social Services and other sources. (If none enter zero) . . . . $________ (whole dollars)

3. Estimated equity in home. (Present market value less unpaid mortgage) . . . . $________ (whole dollars) If renting, leave blank.

4. Estimated net value of other assets. Include bank accounts, other investments, value of other real estate and the value of a business or farm less outstanding debt and liens against these assets. Do not include the value of cars, jewelry, furniture or other items normally considered as personal property . . . . . $________ (whole dollars)

- -

(cut or tear here prior to returning this form)

☐☐☐☐☐☐☐☐☐☐

Student's Name ____

D. Student Resource Data

Report (in whole dollars) the amounts of resources to be used in financing this student's 1973-74 academic year. Do not include Scholar Incentive or Regents Scholarship monies. These are included on page 1.

1. Parental Support (see item F if student is independent). $__________
2. Student's Earnings from Summer Work. . . . . $__________
3. Student's Earnings During the Academic Year. . . . . . . $__________
4. Student's Savings or Assets. . . . . $__________
5. Grants or Scholarships (Not Scholar Incentive or Regents Scholarship)
   - Veterans Administration. . . . . $__________
   - Social Security. $__________
   - Federal Basic Educational Opportunity Grant. . . . . . $__________
   - Other. . . . . $__________
6. Loans. . . . . $__________
7. Other Sources. . . . . $__________

E. Student Indebtedness

What is the total outstanding indebtedness of this student for educational purposes. Include loans from all sources during the present and past years. $__________

F. Is this student considered to be financially independent of his parents?

Yes ☐ (1) No ☐ (2)

Please return the completed questionnaire, by October 19, 1973 in the enclosed postage paid envelope, to:

The New York State Education Department
Scholar Incentive Study
99 Washington Avenue
Albany, New York 12210

TO PROTECT THE CONFIDENTIALITY OF YOUR RESPONSE, DO NOT FORGET TO REMOVE THE IDENTIFICATION PORTION ON PAGE 1 OF THE FORM.

Table E-1

OVERALL RESPONSE RATE

	Original Sample	Financial Aid Officer Responses		Parental Mailing			Total	
		Number	Rate	Number Mailed	Number Returned	Rate	Number Returns	Rate
PRIVATE								
Multiversities	500	359	71.8	141	77	54.6	436	87.2
Universities	500	259	51.8	241	123	51.0	382	76.4
College Complexes	800	553	69.1	247	134	54.3	687	85.9
Colleges	400	215	53.7	185	81	43.8	296	74.0
Engineering and Technical Colleges	300	186	62.0	114	59	51.8	245	81.7
SUBTOTAL	2,500	1,572	62.9	928	474	51.1	2,046	81.8
PUBLIC								
State University								
University Center	400	156	39.0	244	126	51.6	282	70.5
University Colleges	900	432	48.0	468	244	52.1	676	75.1
Agricultural and Technical Colleges	200	104	52.0	96	48	50.0	152	76.0
SUBTOTAL	1,500	692	46.1	808	418	51.7	1,110	74.0
Community Colleges	1,000	194	19.4	806	364	45.2	558	55.8
TOTALS	5,000	2,458	49.2	2,542	1,256	49.4	3,714	74.3

APPENDIX E

Table E-2

USABLE RETURNS

Subsector	Original Sample	Number of Responses	Return Rate
PRIVATE			
Multiversities	500	425	85.0%
Universities	500	365	73.0
College Complexes	800	680	85.0
Colleges	400	286	71.5
Engineering and Tech. Colleges	300	236	78.7
SUBTOTAL	2,500	1,992	79.7
PUBLIC			
State University			
University Centers	400	251	62.7
University Colleges	900	656	72.9
Agricultural and Technical Colleges	200	151	75.5
SUBTOTAL	1,500	1,058	70.5
COMMUNITY COLLEGES	1,000	539	53.9
TOTALS	5,000	3,589	71.8

APPENDIX F

VALIDITY OF SAMPLE

In order to compare the adjusted net taxable income distribution of the sample with the distribution of all students who had applied for and received Scholar Incentive Awards as of fall 1973, each distribution was broken down into 14 income categories. The chi square for goodness of fit (for the sample distribution compared to the total distribution for private colleges) was not significant ($x^2 = 19.8$, df = 13)*. Hence it can be concluded that the sample is representative of the adjusted net taxable income distribution for students who hold Scholar Incentive Awards at private colleges. The chi square for the S.U.N.Y. institutions was also not significant ($x^2 = 22.307$, df = 13). The sample for the S.U.N.Y. institutions is also an adequate representation of the total distribution of scholar incentive holders. Similar results were found for the community colleges ($x^2 = 10.73$, df = 13). Again, the sample is an accurate representation of the total income distribution of Scholar Incentive Holders. Overall, all three samples are accurate representations of their respective sectors.

---

* x^2 .05 level df = 13 = 24.73

APPENDIX G

FAMILY FINANCIAL STRENGTH

TABLE G-1

PRIVATE COLLEGES
GROSS TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	GROSS TAXABLE INCOME 0 4999	5000 9999	10,000 14,999	15,000 19,999	20,000 24,999	25,000 29,999	30,000 34,999	35,000 39,999	40,000 44,999	45,000 Or More	Total
$38,000-39,999						1			2	1	4
36,000-37,999									2		2
34,000-35,999								1	1	1	3
32,000-33,999									2		2
30,000-31,999			1		1		1		2		5
28,000-29,999				1		1		4			6
26,000-27,999					3	1	3	1			8
24,000-25,999				1	2		5	1			9
22,000-23,999				1	1	7	6	2			17
20,000-21,999			1		5	11	1				18
18,000-19,999		1	4	16	32	23	1		1	1	79
16,000-17,999			4	24	66	12			1		107
14,000-15,999	1		16	53	55	4	1				130
12,000-13,999	2	2	16	117	27	2	1	3			170
10,000-11,999	2	7	67	111	16						203
8,000-9,999	2	21	114	60	2						199
6,000-7,999	3	44	146	34	2			1			230
4,000-5,999	10	81	88	28							207
2,000-3,999	16	96	28	5	1	1					147
0 - 1,999	280[1]	113	28	12						2	435
Total	316	365	513	463	213	63	20	12	11	5	1,981

---

[1] Includes independent students

Table G-2

STATE UNIVERSITY
GROSS TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	GROSS TAXABLE INCOME 0 4999	5000 9999	10,000 14,999	15,000 19,999	20,000 24,999	25,000 29,999	30,000 34,999	35,000 39,999	40,000 44,999	45,000 Or More	Total
$38,000-39,999							2				2
36,000-37,999											
34,000-35,999								1			1
32,000-33,999					1				2		3
30,000-31,999									1		1
28,000-29,999				1		2	1				4
26,000-27,999						1		1			2
24,000-25,999						1	1				2
22,000-23,999				2	2	3	3				10
20,000-21,999				2	5	4	1				12
18,000-19,999		1		7	12	13	1				34
16,000-17,999		1	2	10	27	11					51
14,000-15,999	1		6	31	30	2	1				71
12,000-13,999	2	4	11	49	30	2					98
10,000-11,999	1	6	25	76	7						115
8,000-9,999	2	7	54	41	6	1					111
6,000-7,999	2	18	106	22		1					149
4,000-5,999	1	41	46	6						1	95
2,000-3,999	14	47	23	1							85
0-1,999	135[1]	52	13	3	1						204
Total	158	177	286	251	121	41	10	2	3	1	1,050

[1] Includes independent students

Table G-3

COMMUNITY COLLEGES
GROSS TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	GROSS TAXABLE INCOME								
	0 4999	5000 9999	10,000 14,999	15,000 19,999	20,000 24,999	25,000 29,999	30,000 34,999	35,000 39,999	Total
$28,000-29,999								1	1
26,000-27,999									
24,000-25,999						1	1		2
22,000-23,999						1			1
20,000-21,999					1	1			2
18,000-19,999				3	6	2	2		13
16,000-17,999				3	6	9			18
14,000-15,999		1	1	4	12	1			19
12,000-13,999	1	1	1	9	19	2		1	34
10,000-11,999			10	27	16				53
8,000-9,999	1	4	11	42	8				66
6,000-7,999	2	3	27	31	3	2			68
4,000-5,999	1	8	40	10	1				60
2,000-3,999		17	24	2	1				44
0-1,999	80[1]	28	18	2					128
Total	85	62	132	133	73	19	3	2	509

---

[1] Includes independent students

Table G-4

TAXABLE INCOME

Net Taxable Income	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGE			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	222	$4,776	$5,939	109	86	$4,676	$5,927	68	48	$3,658	$5,408
1- 2,000	74	71	7,816	8,146	30	29	7,826	8,095	12	11	5,744	6,267
2- 3,000	101	101	7,957	7,957	57	55	7,388	7,656	22	22	7,884	7,884
3- 4,000	44	44	8,958	8,958	27	27	8,644	8,644	22	22	8,429	8,429
4- 5,000	137	137	10,854	10,854	58	58	10,581	10,581	39	38	9,689	9,944
5- 6,000	73	72	10,313	10,456	39	39	11,572	11,572	21	21	10,140	10,140
6- 7,000	124	124	12,405	12,405	99	99	11,838	11,838	37	37	12,190	12,190
7- 8,000	103	103	12,337	12,337	48	48	13,369	13,364	31	30	12,189	12,595
8- 9,000	127	125	13,309	13,522	71	71	14,878	14,878	42	41	12,767	13,078
9-10,000	76	76	14,252	14,252	41	40	13,755	14,099	25	25	13,378	13,378
10-12,000	199	199	15,490	15,490	114	114	15,744	15,744	52	52	15,148	15,148
12-14,000	173	172	17,951	18,055	100	100	17,800	17,800	35	34	17,232	17,739
14-16,000	127	127	19,431	19,431	69	69	19,110	19,110	18	18	18,095	18,095
16-18,000	108	108	21,448	21,448	51	51	21,553	21,553	18	18	21,207	21,207
18-20,000	78	78	23,028	23,028	34	34	22,977	22,977	13	13	20,058	20,058
20-30,000	59	59	27,766	27,766	30	30	25,444	25,444	6	6	26,454	26,454
30-40,000	12	12	39,162	39,162	7	7	34,990	34,990	0	0	0	0

Table G-5

PRIVATE COLLEGES
NON-TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	Non-Taxable Income 0 1999	2000 3999	4000 5999	6000 7999	8000 9999	10,000 11.999	12,000 13,999	14,000 15,999	16,000 17,999	18,000 19,999	20,000 21,999	Total
$38,000 or more	4											4
36,000-37,999	2											2
34,000-35,999	3											3
32,000-33,999	2											2
30,000-31,999	5											5
28,000-29,999	6											6
26,000-27,999	8											8
24,000-25,999	8										1	9
22,000-23,999	17											17
20,000-21,999	18											18
18,000-19,999	79											79
16,000-17,999	104	2			1							107
14,000-15,999	128	2										130
12,000-13,999	167	1	2									170
10,000-11,999	200	2	1									203
8,000-9,000	194	4		1								199
6,000-7,999	217	7	3	1			1	1				230
4,000-5,999	193	10	3			1						207
2,000-3,999	132	8	5	2		1	1			1		147
0-1,999	308[1]	58	45	12	7	2						435
Total	1795	94	59	16	8	4	2	1		1	1	1981

[1] Includes independent students

Table G-6

STATE UNIVERSITY
NON-TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	NON-TAXABLE INCOME											
	0 1999	2000 3999	4000 5999	6000 7999	8000 9999	10,000 11,999	12,000 13,999	14,000 15,999	16,000 17,999	18,000 19,999	20,000 Or More	Total
$38,000 or more	2											2
36,000-37,999												
34,000-35,999			1									1
32,000-33,999	3											3
30,000-31,999	1											1
28,000-29,999	4											4
26,000-27,999	2											2
24,000-25,999	2											2
22,000-23,999	9										1	10
20,000-21,999	12											12
18,000-19,999	34											34
16,000-17,999	51											51
14,000-15,999	70	1										71
12,000-13,999	95	3										98
10,000-11,999	113	2										115
8,000-9,999	106	3	1						1			111
6,000-7,999	144	4	1									149
4,000-5,999	92	2								1		95
2,000-3,999	70	8	6	1								85
0 - 1,999	154[1]	31	11	6	1	1						204
Total	964	54	20	7	1	1			1	1	1	1050

---

[1] Includes independent students

Table G-7

COMMUNITY COLLEGES
NON-TAXABLE INCOME BY NET TAXABLE INCOME

Net Taxable Income	Non-Taxable Income						
	0 1999	2000 3999	4000 5999	6000 7999	8,000 9,999	10,000 11,999	Total
$28,000-29,999	1						1
26,000-27,999							
24,000-25,999	2						2
22,000-23,999	1						1
20,000-21,999	2						2
13,000-14,999	13						13
16,000-17,999	17	1					18
14,000-15,999	19						19
12,000-13,999	33		1				34
10,000-11,999	49	1	3				53
8,000-9,000	64	2					66
6,000-7,999	61	4	3				68
4,000-5,999	56	3	1				60
2,000-3,999	36	2	4	1	1		44
0 - 1,999	86[1]	18	13	8	2	1	128
Total	440	31	25	9	3	1	509

---

[1] Includes independent students

Table G-8

NON-TAXABLE INCOME

Net Taxable Income	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGE			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	145	$1,917	$3,649	109	59	$1,861	$3,436	68	37	$1,747	$3,211
1- 2,000	74	23	1,007	3,240	30	7	614	2,630	12	7	1,963	3,365
2- 3,000	101	22	924	4,242	57	18	953	3,019	22	5	852	3,747
3- 4,000	44	5	357	3,144	27	5	368	1,986	22	3	369	2,707
4- 5,000	137	21	328	2,143	58	6	149	1,441	39	5	210	1,639
5- 6,000	73	9	298	2,420	39	3	562	7,300	21	0	0	0
6- 7,000	124	14	429	3,801	99	10	219	2,169	37	5	348	2,577
7- 8,000	103	9	208	2,384	48	0	0	0	31	4	176	1,362
8- 9,000	127	13	173	1,690	71	2	281	9,981	42	2	60	1,264
9-10,000	76	6	88	1,111	41	7	371	2,171	25	2	29	362
10-12,000	199	13	102	1,563	114	5	50	1,138	52	5	205	2,136
12-14,000	173	17	159	1,622	100	5	83	1,664	35	1	80	2,800
14-16,000	127	4	43	1,355	69	4	53	907	18	0	0	0
16-18,000	108	5	129	2,672	51	4	66	847	18	1	3,333	600
18-20,000	78	1	10	800	34	0	0	0	13	0	0	0
20-30,000	59	6	414	4,073	30	3	983	9,828	0	0	0	0
30-40,000	12	0	0	0	7	1	669	4,684	0	0	0	0

Table G-9

PRIVATE COLLEGES
TOTAL INCOME BY NET TAXABLE INCOME

Net Taxable Income	Total Income 0 4999	 5000 9999	 10,000 14,999	 15,000 19,999	 20,000 24,999	 25,000 29,999	 30,000 34,999	 35,000 39,999	 40,000 44,999	 45,000 Or More	Total
$38,000 or more						1			2	1	4
36,000-37,999									2		2
34,000-35,999								1	1	1	3
32,000-33,999									2		2
30,000-31,999			1		1		1		2		5
28,000-29,999				1		1		4			6
26,000-27,999					3	1	3	1			8
24,000-25,999				1	1		5	1	1		9
22,000-23,999				1	1	7	6	2			17
20,000-21,999			1		5	11	1				18
18,000-19,999		1	4	16	32	23	1		1	1	79
16,000-17,999			4	23	66	12	1		1		107
14,000-15,999	1		16	52	56	4	1				130
12,000-13,999	2	1	17	115	29	2	1	3			170
10,000-11,999	2	7	67	109	18						203
8,000-9,999	2	18	115	62	2						199
6,000-7,999	1	40	147	39	2		1				230
4,000-5,999	6	79	90	31	1						207
2,000-3,999	11	92	34	5	3	2					147
0-1,999	227[1]	143	47	16						2	435
Total	252	382	543	471	220	64	21	12	12	5	1981

---

[1] Includes independent students

Table G-10

STATE UNIVERSITY
TOTAL INCOME BY NET TAXABLE INCOME

Net Taxable Income	0 4999	5000 9999	10,000 14,999	15,000 19,999	20,000 24,999	25,000 29,999	30,000 34,999	35,000 39,999	40,000 44,999	45,000 Or More	Total
$38,000 or more							2				2
36,000-37,999											
34,000-35,999									1		1
32,000-33,999					1				2		3
30,000-31,999									1		1
28,000-29,999				1		2	1				4
26,000-27,999						1		1			2
24,000-25,999						1	1				2
22,000-23,999				2	2	2	3			1	10
20,000-21,999				2	5	4	1				12
18,000-19,999		1		7	12	13	1				34
16,000-17,999		1	2	10	27	11					51
14,000-15,999	1		6	31	30	2	1				71
12,000-13,999	2	3	12	49	30	2					98
10,000-11,999	1	6	25	76	7						115
8,000-9,999	1	8	53	40	7	1	1				111
6,000-7,999	2	17	107	21	1	1					149
4,000-5,999	1	40	46	6		1				1	95
2,000-3,999	11	47	24	3							85
0 - 1,999	116[1]	59	25	3	1						204
Total	135	182	300	251	123	41	11	1	4	2	1050

---

[1] Includes independent students

Table G-11

COMMUNITY COLLEGES
TOTAL INCOME BY NET TAXABLE INCOME

Net Taxable Income	Total Income								
	0 4999	5000 9999	10,000 14,999	15,000 19,999	20,000 24,999	25,000 29,999	30,000 34,999	35,000 39,999	Total
$28,000 29,999								1	1
26,000- 27,999							1		
24,000- 25,999						1			2
22,000- 23,999						1			1
20,000- 21,999					1		1		2
18,000- 19,999				4	5	3	1		13
16,000- 17,999				3	6	8	1		18
14,000- 15,999			2	3	13	1			19
12,000- 13,999	1	1	1	9	19	2		1	34
10,000- 11,999			8	29	16				53
8,000- 9,999	1	4	11	41	9				66
6,000- 7,999	2	2	25	34	3	2			68
4,000- 5,999		8	41	9	2				60
2,000- 3,999		14	26	4					44
0 - 1,999	61[1]	36	28	3					128
Total	65	65	142	139	74	18	4	3	509

---

[1] Includes independent students

Table G-12

PRIVATE COLLEGES
ASSETS BY NET TAXABLE INCOME

Net Taxable Income	ASSETS 0 9999	10,000 19,999	20,000 29,999	30,000 39,999	40,000 49,999	50,000 59,999	60,000 69,999	70,000 79,999	80,000 89,999	90,000 Or More	Total
$38,000-39,999			1	1		2					4
36,000-37,999	1	1									2
34,000-35,999	1	1								1	3
32,000-33,999				1	1						2
30,000-31,999	1	2		1						1	5
28,000-29,999	4	1								1	6
26,000-27,999	1	3	1	1				1		1	8
24,000-25,999	4	2		1	1			1			9
22,000-23,999	10	1		3	1	1	1				17
20,000-21,999	8	5	2	1	1					1	18
18,000-19,999	50	12	4	4	4	1	1			3	79
16,000-17,999	65	23	6	3		1	1	5		3	107
14,000-15,999	93	14	9	9	1	1	2	1			130
12,000-13,999	128	17	7	6	6	1	1			4	170
10,000-11,999	162	18	6	5	6	2		2		2	203
8,000-9,999	154	31	8	3		1			1	1	199
6,000-7,999	195	21	6	2	3	2			1		230
4,000-5,999	154	32	9	3	4	2		1		2	207
2,000-3,999	119	12	8	3				1		4	147
0 - 1,999	344[1]	37	23	13	4	4	4		1	5	435
Total	1494	233	90	60	32	18	10	12	3	29	1981

[1] Includes independent students

Table G-13

STATE UNIVERSITY
ASSETS BY NET TAXABLE INCOME

Net Taxable Income	ASSETS 0 9999	 10,000 19,999	 20,000 29,999	 30,000 39,999	 40,000 49,999	 50,000 59,999	 60,000 69,999	 70,000 79,999	 80,000 89,999	 90,000 Or More	Total
$38,000-39,999	1					1					2
36,000-37,999											
34,000-35,999										1	1
32,000-33,999		1		1						1	3
30,000-31,999	1										1
28,000-29,999	2	1	1								4
26,000-27,999							1			1	2
24,000-25,999		2									2
22,000-23,999	6	1	2					1			10
20,000-21,999	4	3	3		1	1					12
18,000-19,999	16	6	7	3		1				1	34
16,000-17,999	33	11	4	2		1					51
14,000-15,999	44	15	6	2	1			1	1	1	71
12,000-13,999	76	9	5	1	3	2	1	1			98
10,000-11,999	88	15	6	3	1		1			1	115
8,000-9,999	89	10	5		1	2	2	1		1	111
6,000-7,999	113	19	4	5	2	1	1		1	3	149
4,000-5,999	75	10	2	1			2	1			95
2,000-3,999	66	8	4	4			1	1		1	85
0-1,999	161	13	9	8	3	2	1	1	3	3	204
Total	775	124	58	30	16	11	10	7	5	14	1050

---

[1] Includes independent students

Table G-14

COMMUNITY COLLEGES
ASSETS BY NET TAXABLE INCOME

Net Taxable Income	ASSETS 0 9999	10,000 19,999	20,000 29,999	30,000 39,999	40,000 49,999	50,000 59,999	60,000 69,999	70,000 79,999	80,000 89,999	90,000 Or More	Total
$28,000-29,999				1							1
26,000-27,999											
24,000-25,999			1						1		2
22,000-23,999	1										1
20,000-21,999	1	1									2
18,000-19,999	8		4	1							13
16,000-17,999	13	2			2			1			18
14,999-15,000	12	3	3		1						19
12,000-13,999	24	8	1							1	34
10,000-11,999	44	4	4		1						53
8,000-9,999	53	3	5	3				1		1	66
6,000-7,999	59	5	3	1							68
4,000-5,999	48	7	2	2	1						60
2,000-3,999	37	4	1			2					44
0-1,999	115	2	4	5		1		1			128
Total	415	39	28	13	5	3		3	1	2	509

[1] Includes independent students

Table G-15

O T H E R   A S S E T S

Net Taxable Income X No. in College	PRIVATE Total Number	PRIVATE Actual Number	PRIVATE Mean All Cases	PRIVATE Mean Non-0 Cases	S.U.N.Y. Total Number	S.U.N.Y. Actual Number	S.U.N.Y. Mean All Cases	S.U.N.Y. Mean Non-0 Cases	COMMUNITY COLLEGE Total Number	COMMUNITY COLLEGE Actual Number	COMMUNITY COLLEGE Mean All Cases	COMMUNITY COLLEGE Mean Non-0 Cases
0- 1,000	276	189	$9,414	$13,186	169	73	$12,356	$18,450	68	39	$6,060	$10,566
1- 2,000	74	53	8,008	11,182	30	19	13,513	21,336	12	8	4,931	7,397
2- 3,000	101	78	9,023	11,684	57	43	9,514	12,611	22	13	5,218	8,830
3- 4,000	44	30	4,325	6,343	27	22	4,598	5,643	22	12	4,141	7,591
4- 5,000	137	110	8,292	10,328	58	52	8,441	9,415	39	30	6,973	9,065
5- 6,000	73	56	5,505	7,176	39	34	6,867	7,877	21	17	2,024	2,500
6- 7,000	124	93	5,033	6,710	99	77	7,700	9,900	37	29	3,420	4,364
7- 8,000	103	81	4,893	6,222	48	43	11,970	13,362	31	24	4,667	6,028
8- 9,000	127	109	6,263	7,297	71	57	8,021	9,979	42	34	6,732	8,316
9-10,000	76	67	7,183	8,147	41	34	7,312	8,817	25	22	10,483	11,912
10-12,000	199	163	8,014	9,785	114	104	7,704	8,445	52	41	5,312	6,737
12-14,000	173	150	9,855	11,366	100	86	8,242	9,584	35	32	7,900	8,641
14-16,000	127	115	9,793	10,815	69	64	11,454	12,349	18	14	9,239	11,879
16-18,000	108	100	14,446	15,602	51	48	8,763	9,310	18	14	11,489	14,771
18-20,000	78	68	14,077	16,146	34	30	15,553	17,627	13	12	10,669	11,558
20-30,000	59	51	20,390	23,588	30	29	19,245	19,909	6	6	25,989	25,989
30-40,000	12	12	32,192	32,192	7	6	43,000	50,166	0	0	0	0

Table G-16

PRIVATE COLLEGES
HOME EQUITY BY NET TAXABLE INCOME

Net Taxable Income	RESIDENCE EQUITY 0 9999	10,000 19,999	20,000 29,999	30,000 39,999	40,000 49,999	50,000 59,999	60,000 69,999	70,000 79,999	80,000 89,999	90,000 Or More	Total
$38,000-39,999	1		1	1		1					4
36,000-37,999	1			1							2
34,000-35,999		1	2								3
32,000-33,999			1	1							2
30,000-31,999		1		1	2		1				5
28,000-29,999		1	1	2				1		1	6
26,000-27,999		1	3	2	1			1			8
24,000-25,999		2	3	2	2						9
22,000-23,999	3	5	8	1							17
20,000-21,999	2	7	4	2	1	1		1			18
18,000-19,999	17	21	22	11	3	2	2	1			79
16,000-17,999	23	24	37	13	10						107
14,000-15,999	35	41	32	15	4	2		1			130
12,000-13,999	40	53	38	19	14	1	3	2			170
10,000-11,999	64	51	55	24	6	1	1			1	203
8,000-9,999	72	56	47	16	2	6					199
6,000-7,999	86	67	54	17	4		1	1			230
4,000-5,999	97	47	43	12	6	2					207
2,000-3,999	67	40	26	9	1	4					147
0-1,999	246[1]	81	52	38	14	3		1			435
Total	754	499	429	187	70	23	8	9		2	1981

---

[1] Includes independent students

Table G-17

STATE UNIVERSITY
HOME EQUITY BY NET TAXABLE INCOME

Net Taxable Income	RESIDENCE EQUITY 0 9999	10,000 19,999	20,000 29,999	30,000 39,999	40,000 49,999	50,000 59,999	60,000 69,999	70,000 79,999	80,000 89,999	90,000 Or More	Total
$38,000-39,999			1	1							2
36,000-37,999											
34,000-35,999						1					1
32,000-33,999	1			2							3
30,000-31,999				1							1
28,000-29,999	2		1		1						4
26,000-27,999				2							2
24,000-25,999	1					1					2
22,000-23,999		2	5	2				1			10
20,000-21,999		6	1	5							12
18,000-19,999	5	8	11	6	3		1				34
16,000-17,999	12	15	11	12	1						51
14,000-15,999	15	21	21	9	4	1					71
12,000-13,999	26	37	25	9		1					98
10,000-11,999	33	42	23	13	3			1			115
8,000-9,999	38	42	24	6	1						111
6,000-7,999	54	48	36	9	1					1	149
4,000-5,999	36	35	16	7	1						95
2,000-3,999	40	17	22	3	1	1		1			85
0-1,999	147[1]	31	16	7	1	2					204
Total	410	304	213	94	17	7	1	3		1	1050

[1] Includes independent students

Table G-18

COMMUNITY COLLEGES
HOME EQUITY BY NET TAXABLE INCOME

Net Taxable Income	RESIDENCE EQUITY 0 9999	10,000 19,999	20,000 29,999	30,000 39,999	40,000 49,999	50,000 59,999	60,000 69,999	70,000 79,999	Total
$28,000-29,999				1					1
26,000-27,999									
24,000-25,999				1			1		2
22,000-23,999			1						1
20,000-21,999			2						2
18,000-19,999		2	4	5	1	1			13
16,000-17,999	2	3	5	4	2	1		1	18
14,000-15,999	1	4	4	8	2				19
12,000-13,999	4	10	7	7	6				34
10,000-11,999	5	12	18	14	3	1			53
8,000-9,000	11	20	24	7	3	1			66
6,000-7,999	10	20	27	8	2	1			68
4,000-5,999	16	20	16	8					60
2,000-3,999	16	13	8	7					44
0-1,999	79[1]	18	22	5	3	1			128
Total	144	122	138	75	22	6	1	1	509

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[1] Includes independent students

Table G-19

PRIVATE COLLEGES
NET TAXABLE INCOME BY NUMBER OF STUDENTS IN COLLEGE

Net Taxable Income	NUMBER OF DEPENDENTS IN COLLEGE				
	1	2	3	4	Total
38,001-40,000		1	2	1	4
36,001-38,000		1	1		2
34,001-36,000			3		3
32,001-34,000		2			2
30,001-32,000		4		1	5
28,001-30,000		3	3		6
26,001-28,000		8			8
24,001-26,000		7	2		9
22,001-24,000		9	8		17
20,001-22,000		18			18
18,001-20,000	41	32	5	1	79
16,001-18,000	64	35	8		107
14,001-16,000	84	43		3	130
12,001-14,000	110	50	10		170
10,001-12,000	129	57	13	4	203
8,001-10,000	144	55			199
6,001- 8,000	159	54	14	3	230
4,001- 6,000	137	58	12		207
2,001- 4,000	99	46		2	147
0- 2,000	335[1]	80	17	3	435
TOTAL	1,302	563	98	18	1,981

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[1] Includes independent students.

Table G-20

STATE UNIVERSITY
NET TAXABLE INCOME BY NUMBER OF STUDENTS IN COLLEGE

Net Taxable Income	NUMBER OF DEPENDENTS IN COLLEGE				
	1	2	3	4	Total
38,001-40,000		2			2
36,001-38,000					
34,001-36,000		1			1
32,001-34,000		3			3
30,001-32,000			1		1
20,001-30,000		2	2		4
26,001-28,000		2			2
24,001-26,000			2		2
22,001-24,000		6	3	1	10
20,001-22,000		12			12
18,001-20,000	16	15	3		34
16,001-18,000	32	12	7		51
14,001-16,000	45	24		2	71
12,001-14,000	58	35	5		98
10,001-12,000	70	29	15	1	115
8,001-10,000	77	34			111
6,001- 8,000	99	40	8	2	149
4,001- 6,000	64	28	3		95
2,001- 4,000	58	26		1	85
0- 2,000	149[1]	41	13	1	204
TOTAL	668	312	62	8	1,050

[1] Includes independent students.

Table G-21

COMMUNITY COLLEGES
NET TAXABLE INCOME BY NUMBER OF STUDENTS IN COLLEGE

Net Taxable Income	NUMBER OF DEPENDENTS IN COLLEGE				
	1	2	3	4	Total
28,001-30,000			1		1
26,001-28,000					
24,001-26,000		1	1		2
22,001-24,000			1		1
20,001-22,000		2			2
18,001-20,000	7	4	2		13
16,001-18,000	12	4	2		18
14,001-16,000	12	6		1	19
12,001-14,000	20	13	1		34
10,001-12,000	32	17	3	1	53
8,001-10,000	50	16			66
6,001- 8,000	50	15	3		68
4,001- 6,000	39	18	3		60
2,001- 4,000	36	8			44
0- 2,000	108[1]	17	3		128
Total	366	121	20	2	509

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[1] Includes independent students.

Table G-22

PRIVATE COLLEGE STUDENTS BY DEPENDENT AND INDEPENDENT STATUS

Independent for SED Purposes	Considered Independent by Financial Aid Office or Parents				Totals	
	Yes		No			
	Number	%	Number	%	Number	%
Yes	38	(1.9)	4	(.2)	42	(2.1)
No	45	(2.3)	1,894	(95.6)	1,939	(97.9)
Totals	83	(4.2)	1,898	(95.8)	1,981	(100.0)

(No report on 11 cases)

Table G-23

STATE UNIVERSITY STUDENTS BY DEPENDENT AND INDEPENDENT STATUS

Independent for SED Purposes	Considered Independent by Financial Aid Office or Parents				Totals	
	Yes		No			
	Number	%	Number	%	Number	%
Yes	13	(1.2)	0	0	13	(1.2)
No	53	(5.0)	984	(93.7)	1,037	(98.8)
Totals	66	(6.2)	984	(93.7)	1,050	(100.0)

(No report on 8 cases)

Table G-24

COMMUNITY COLLEGE STUDENTS BY DEPENDENT AND INDEPENDENT STATUS

Independent for SED Purposes	Considered Independent by Financial Aid Office or Parents				Totals	
	Yes		No			
	Number	%	Number	%	Number	%
Yes	13	(2.6)	0	0	13	(2.6)
No	35	(6.9)	461	(90.6)	496	(97.4)
Totals	48	(9.4)	461	(90.6)	509	(100.0)

(No report on 30 cases)

APPENDIX I

FINANCING PATTERNS BY CLASS YEAR

Table H-1

REGENTS SCHOLARSHIP PAYMENTS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	236	225	.41	570
Sophomore	502	214	200	.40	536
Junior	452	256	214	.47	541
Senior	368	247	155	.42	586
Total	1,866	236	794	.426	557
S.U.N.Y.					
Freshman	310	160	115	.37	430
Sophomore	238	173	86	.36	478
Junior	199	207	77	.39	535
Senior	221	172	72	.33	528
Total	968	174	350	.362	485
Community Colleges					
Freshman	247	31	21	.09	370
Sophomore	204	45	22	.11	421
Junior					
Senior					
Total	451	37	43	.095	396

Table H-2

SCHOLAR INCENTIVE PAYMENTS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	271	544	100	271
Sophomore	502	280	502	100	280
Junior	452	273	452	100	273
Senior	368	282	368	100	282
Total	1,866	276	1,866	100	276
S.U.N.Y.					
Freshman	310	188	283	.91	206
Sophomore	238	193	210	.88	219
Junior	199	210	177	.89	237
Senior	221	218	206	.93	234
Total	968	201	876	.905	222
Community Colleges					
Freshman	247	244	240	.97	230
Sophomore	204	212	193	.95	225
Junior					
Senior					
Total	451	219	433	.96	228

Table H-3

PARENTAL SUPPORT BY CLASS YEAR

Sector and Class Year	No. Cases	Avg.of All Cases	No. Cases Greater than 0	% of Total	Avg. of Cases Greater than 0
Private					
Freshman	544	1,768	484	.89	1,987
Sophomore	502	1,734	422	.84	2,063
Junior	452	1,777	389	.86	2,064
Senior	368	1,701	305	.83	2,052
Total	1,866	1,750	1,600	.857	2,038
S.U.N.Y.					
Freshman	310	1,747	281	.91	1,928
Sophomore	238	1,513	205	.86	1,756
Junior	199	1,466	173	.87	1,687
Senior	221	1,430	192	.87	1,646
Total	968	1,556	851	.879	1,774
Community Colleges					
Freshman	247	1,044	194	.79	1,329
Sophomore	204	968	158	.77	1,250
Junior					
Senior					
Total	451	1,010	352	.780	1,294

Table H-4

SUMMER EARNINGS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	347	484	.89	390
Sophomore	502	472	454	.90	521
Junior	452	501	385	.85	589
Senior	368	559	326	.89	631
Total	1,866	460	1,649	.884	520
S.U.N.Y.					
Freshman	310	291	250	.81	361
Sophomore	238	456	207	.87	524
Junior	199	465	164	.82	565
Senior	221	436	170	.77	567
Total	968	400	791	.817	490
Community Colleges					
Freshman	247	311	181	.73	424
Sophomore	204	429	158	.77	554
Junior					
Senior					
Total	451	364	339	.752	485

Table H-5

STUDENT SAVINGS AND ASSETS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg.of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	187	280	.51	364
Sophomore	502	230	201	.40	574
Junior	452	260	185	.41	636
Senior	368	278	171	.46	599
Total	1,866	234	837	.449	523
S.U.N.Y.					
Freshman	310	183	165	.53	344
Sophomore	238	226	99	.42	544
Junior	199	250	85	.43	585
Senior	221	202	76	.34	587
Total	968	212	425	.439	482
Community Colleges					
Freshman	247	264	122	.49	534
Sophomore	204	225	81	.40	567
Junior					
Senior					
Total	451	246	203	.450	547

Table H-6

ACADEMIC YEAR EARNINGS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg. of Cases Greater Than 0
Private					
Freshman	544	91	89	.16	555
Sophomore	502	147	123	.25	600
Junior	452	198	124	.27	720
Senior	368	265	126	.34	773
Total	1,866	169	462	.248	671
S.U.N.Y.					
Freshman	310	58	37	.12	484
Sophomore	238	127	61	.26	496
Junior	199	154	51	.26	601
Senior	221	159	55	.25	641
Total	968	119	204	.211	559
Community Colleges					
Freshman	247	298	87	.35	845
Sophomore	204	373	99	.49	768
Junior					
Senior					
Total	451	332	186	.412	804

Table H-7

TOTAL GRANTS (other than SI & RS) BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg.of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	724	338	.62	1,165
Sophomore	502	680	279	.56	1,223
Junior	452	741	272	.60	1,231
Senior	368	682	212	.58	1,183
Total	1,866	706	1,101	.590	1,199
S.U.N.Y.					
Freshman	310	217	107	.35	628
Sophomore	238	288	91	.38	754
Junior	199	286	129	.65	441
Senior	221	263	123	.56	473
Total	968	257	450	.465	558
Community Colleges					
Freshman	247	199	61	.25	804
Sophomore	204	240	52	.26	940
Junior					
Senior					
Total	451	218	113	.251	867

Table H-8

LOANS IN 1973-74 BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg.of Cases Greater Than 0
Private					
Freshman	544	630	292	.54	1,173
Sophomore	502	636	274	.55	1,164
Junior	452	642	253	.56	1,148
Senior	368	627	203	.55	1,136
Total	1,866	630	1,022	.548	1,157
S.U.N.Y.					
Freshman	310	512	146	.47	1,086
Sophomore	238	405	96	.40	1,005
Junior	199	511	91	.46	1,118
Senior	221	572	111	.50	1,139
Total	968	503	444	.459	1,088
Community Colleges					
Freshman	247	202	56	.23	891
Sophomore	204	237	54	.26	897
Junior					
Senior					
Total	451	218	110	.244	894

Table H-9

CUMULATIVE INDEBTEDNESS BY CLASS YEAR

Sector and Class Year	No.of Cases	Avg. of All Cases	No.of Cases Greater Than 0	% of Total	Avg. of Cases Greater Than 0
Private					
Freshman	NA	NA	NA	NA	NA
Sophomore	502	1,258	319	.64	1,979
Junior	452	1,803	316	.70	2,580
Senior	368	2,235	258	.70	3,188
Total	1,322	1,716	893	.675	2,541
S.U.N.Y.					
Freshman	NA	NA	NA	NA	NA
Sophomore	238	808	118	.50	1,629
Junior	199	1,203	117	.59	2,046
Senior	221	1,743	152	.69	2,535
Total	658	1,241	387	.588	2,111
Community Colleges					
Freshman	NA	NA	NA	NA	NA
Sophomore	204	459	72	.35	1,299
Junior					
Senior					
Total	204	459	72	.35	1,299

APPENDIX I

FINANCING PATTERNS BY INCOME LEVEL

TABLE I-1

TOTAL GRANTS

	Private				S.U.N.Y.				Community Colleges			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	231	$1,338	$1,586	109	100	851	928	68	40	728	$1,237
1- 2,000	74	57	919	1,193	30	25	501	601	12	7	525	900
2- 3,000	101	74	1,102	1,504	57	49	652	758	22	13	404	683
3- 4,000	44	30	992	1,455	27	20	389	525	22	7	237	744
4- 5,000	137	93	797	1,174	58	35	172	285	39	11	190	673
5- 6,000	73	46	785	1,246	39	20	375	731	21	6	42	148
6- 7,000	124	75	648	1,071	95	50	211	417	37	8	151	699
7- 8,000	103	62	673	1,117	48	21	222	507	31	4	48	369
8- 9,000	127	75	709	1,200	71	28	107	270	42	5	65	550
9-10,000	76	42	589	1,065	41	15	159	434	25	2	16	203
10-12,000	199	102	518	1,010	114	45	96	244	52	8	120	781
12-14,000	173	95	514	935	100	17	79	463	35	3	131	1,525
14-16,000	127	53	318	762	69	10	21	148	18	1	117	2,100
16-18,000	108	40	325	877	51	10	74	375	18	0	0	0
18-20,000	78	28	251	698	34	6	34	192	13	0	0	0
20-30,000	59	14	125	526	30	5	43	260	6	1	67	400
30-40,000	12	1	33	400	7	1	43	300	0	0	0	0

TABLE I-2

INSTITUTIONAL UNFUNDED GRANTS

	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	48	$153	$877	109	63	$116	$201	68	0	0	0
1- 2,000	74	11	151	1,018	30	17	113	200	12	0	0	0
2- 3,000	101	25	295	1,193	57	33	146	253	22	0	0	0
3- 4,000	44	8	288	1,584	27	11	52	127	22	0	0	0
4- 5,000	137	27	140	709	58	20	45	130	39	0	0	0
5- 6,000	73	14	172	896	39	10	28	110	21	0	0	0
6- 7,000	124	36	269	928	99	30	38	127	37	0	0	0
7- 8,000	103	13	88	696	48	10	19	93	31	0	0	0
8- 9,000	127	22	148	852	71	20	28	101	42	0	0	0
9-10,000	76	13	112	654	41	9	22	100	25	0	0	0
10-12,000	199	33	122	734	114	16	15	106	52	0	0	0
12-14,000	173	35	162	799	100	6	6	100	35	0	0	0
14-16,000	127	21	152	919	69	3	3	76	18	0	0	0
16-18,000	108	14	109	840	51	1	2	100	18	0	0	0
18-20,000	78	12	91	594	34	2	6	100	13	0	0	0
20-30,000	59	2	19	550	30	0	0	0	6	0	0	0
30-40,000	0	0	0	0	12	1	33	400	7	0	0	0

TABLE I-3

INSTITUTIONAL FUNDED GRANTS

Net Taxable Income	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	94	$362	$1,063	109	5	$ 18	$ 395	68	2	$ 2	$ 2
1- 2,000	74	27	278	761	30	0	0	0	12	0	0	0
2- 3,000	101	27	338	1,264	57	5	34	390	22	0	0	0
3- 4,000	44	9	272	1,331	27	3	30	261	22	0	0	0
4- 5,000	137	37	268	994	58	0	0	0	39	0	0	0
5- 6,000	73	20	265	967	39	1	15	600	21	0	0	0
6- 7,000	124	24	210	1,085	99	2	10	500	37	1	19	700
7- 8,000	103	34	329	997	48	1	4	200	31	0	0	0
8- 9,000	127	37	288	1,016	71	3	15	367	42	0	0	0
9-10,000	76	21	268	971	41	0	0	0	25	0	0	0
10-12,000	199	46	194	839	114	1	6	750	52	0	0	0
12-14,000	173	46	201	755	100	2	6	300	35	0	0	0
14-16,000	127	17	79	591	69	1	4	250	18	0	0	0
16-18,000	108	16	104	702	51	0	0	0	18	0	0	0
18-20,000	78	9	556	482	34	0	0	0	13	0	0	0
20-30,000	59	7	58	486	30	0	0	0	6	0	0	0
30-40,000	12	0	0	0	7	0	0	0	0	0	0	0

TABLE I-4

OTHER FEDERAL GRANTS												
	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	54	$ 201	1,028	109	26	$134	$562	68	17	$125	$ 499
1- 2,000	74	21	249	876	30	1	13	400	12	2	113	675
2- 3,000	101	18	137	769	57	9	69	436	22	5	106	466
3- 4,000	44	6	122	896	27	2	32	428	22	4	91	500
4- 5,000	137	15	82	744	58	3	21	400	39	4	39	384
5- 6,000	73	7	55	571	39	1	6	225	21	0	0	0
6- 7,000	124	5	30	740	99	1	7	700	37	1	8	300
7- 8,000	103	6	27	469	48	0	0	0	31	2	23	350
8- 9,000	127	2	9	600	71	0	0	0	42	2	0	400
9-10,000	76	1	14	1,091	41	0	0	0	25	1	15	380
10-12,000	199	2	5	475	114	0	0	0	52	0	0	0
12-14,000	173	0	0	0	100	1	4	400	35	0	0	0
14-16,000	127	0	0	0	69	1	4	300	18	0	0	0
16-18,000	108	1	3	270	51	0	0	0	18	0	0	0
18-20,000	78	0	0	0	34	0	0	0	13	0	0	0
20-30,000	59	0	0	0	30	0	0	0	6	0	0	0
30-40,000	12	0	0	0	7	0	0	0	0	0	0	0

TABLE I-5

	SOCIAL SECURITY											
	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	72	$ 261	$999	109	30	$ 299	$1,087	68	26	$ 426	$1,115
1- 2,000	74	12	111	682	30	5	219	1,316	12	5	260	982
2- 3,000	101	15	176	850	57	13	134	1,151	22	2	224	945
3- 4,000	44	3	61	900	27	5	168	906	22	2	103	1,130
4- 5,000	137	16	105	903	58	1	34	1,988	39	3	94	1,227
5- 6,000	73	5	73	1,072	39	3	91	1,183	21	0	0	0
6- 7,000	124	9	72	998	99	6	78	1,291	37	4	85	788
7- 8,000	103	7	70	1,025	48	4	90	1,085	31	1	22	680
8- 9,000	127	6	51	1,095	71	0	0	0	42	1	17	720
9-10,000	76	3	54	1,365	41	1	24	1,000	25	0	0	0
10-12,000	199	4	23	1,153	114	1	7	804	54	1	19	1,000
12-14,000	173	4	25	1,078	100	2	34	1,684	35	2	67	1,180
14-16,000	127	3	20	845	69	0	0	0	18	1	117	2,100
16-18,000	108	0	0	0	51	2	24	617	18	0	0	0
18-20,000	78	1	9	738	34	0	0	0	13	0	0	0
20-30,000	59	2	34	1,010	30	1	30	900	6	0	0	0
30-40,000	12	0	0	0	7	0	0	0	0	0	0	0

TABLE I- 6

TOTAL LOANS

Net Taxable Income	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	164	$ 624	$1,049	109	58	$415	$ 800	68	27	$ 294	$740
1- 2,000	74	48	783	1,208	30	17	625	1,103	12	6	483	967
2- 3,000	101	66	742	1,135	57	36	753	1,193	22	3	136	1,000
3- 4,000	44	29	795	1,207	27	14	493	951	22	9	369	903
4- 5,000	137	82	684	1,142	58	31	603	1,129	39	13	250	749
5- 6,000	73	46	710	1,127	39	21	510	948	21	8	462	1,214
6- 7,000	124	76	691	1,127	99	60	734	1,211	37	11	292	984
7- 8,000	103	64	784	1,262	48	29	739	1,223	31	8	256	991
8- 9,000	127	73	652	1,134	71	40	573	1,017	42	10	199	836
9-10,000	76	45	703	1,185	41	24	780	1,332	25	6	185	771
10-12,000	199	105	581	1,102	114	44	422	1,095	52	4	128	1,660
12-14,000	173	90	635	1,220	100	40	435	1,089	35	6	122	712
14-16,000	127	57	556	1,238	69	17	289	1,174	18	1	56	1,000
16-18,000	108	33	362	1,186	51	12	278	1,181	18	0	0	0
18-20,000	78	33	542	1,282	34	8	306	1,300	13	0	0	0
20-30,000	59	20	419	1,235	30	2	83	1,250	6	0	0	0
30-40,000	12	2	250	1,500	7	0	0	0	0	0	0	0

TABLE I- 7

TOTAL WORK

Net Taxable Income	PRIVATE				S.U.N.Y				COMMUNITY COLLEGES			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	88	$189	$594	109	33	$181	$597	68	33	$335	$690
1- 2,000	74	21	171	603	30	5	109	653	12	4	260	781
2- 3,000	101	25	176	712	57	14	134	544	22	8	224	616
3- 4,000	44	14	267	839	27	8	174	587	22	9	326	798
4- 5,000	137	49	201	561	58	25	215	499	39	11	264	935
5- 6,000	73	17	202	866	39	10	178	693	21	7	248	746
6- 7,000	124	36	215	742	99	20	123	608	37	16	331	766
7- 8,000	103	23	138	618	48	6	62	499	31	11	235	664
8- 9,000	127	26	108	528	71	11	110	714	42	19	491	1,085
9-10,000	76	18	168	708	41	4	35	356	25	7	149	532
10-12,000	199	41	142	691	114	23	141	699	52	23	513	1,160
12-14,000	173	31	170	949	100	17	66	386	35	10	241	842
14-16,000	127	31	162	662	69	15	101	466	18	10	329	593
16-18,000	108	26	102	755	51	7	480	350	18	10	481	865
18-20,000	78	12	79	513	34	2	21	350	13	8	327	531
20-30,000	59	13	168	762	30	8	173	650	6	4	233	350
30-40,000	12	3	100	400	7	1	21	150	0	0	0	0

TABLE I- 8

N Y H E A C												
	PRIVATE				S.U.N.Y				COMMUNITY COLLEGES			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	72	$ 305	$1,167	109	13	$ 143	$1,200	68	5	$ 78	$1,055
1- 2,000	74	25	419	1,240	30	8	350	1,313	12	3	196	783
2- 3,000	101	36	444	1,244	57	18	412	1,306	22	2	77	850
3- 4,000	44	14	419	1,317	27	8	294	994	22	2	85	938
4- 5,000	137	32	310	1,328	58	16	349	1,265	39	[illegible]	133	865
5- 6,000	73	24	405	1,231	39	10	293	1,142	21	4	179	938
6- 7,000	124	45	445	1,226	99	42	554	1,305	37	2	52	960
7- 8,000	103	43	531	1,272	48	22	561	1,223	31	5	152	945
8- 9,000	127	51	487	1,215	71	26	420	1,146	42	3	51	719
9-10,000	76	34	513	1,147	41	20	571	1,171	25	3	96	801
10-12,000	199	62	376	1,206	114	24	249	1,182	52	1	22	1,140
12-14,000	173	62	423	1,180	100	28	325	1,160	35	1	28	970
14-16,000	127	36	357	1,260	69	9	145	1,111	18	0	0	0
16-18,000	108	20	226	1,222	51	10	217	1,108	18	0	0	0
18-20,000	78	21	329	1,221	34	7	279	1,357	13	0	0	0
20-30,000	59	13	267	1,212	30	2	83	1,250	6	0	0	0
30-40,000	12	1	125	1,500	7	0	0	0	0	0	0	0

TABLE I-9

PARENTAL SUPPORT

Net Taxable Income	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	140	$545	$1,075	109	52	412	$ 864	68	32	$ 432	$ 917
1- 2,000	74	53	757	1,057	30	17	763	1,346	12	8	619	928
2- 3,000	101	78	855	1,106	57	46	608	754	22	14	433	681
3- 4,000	44	37	844	1,004	27	23	711	835	22	17	821	1,063
4- 5,000	137	119	1,033	1,189	58	55	1,007	1,062	39	31	636	800
5- 6,000	73	58	977	1,230	39	36	1,209	1,309	21	17	1,210	1,495
6- 7,000	124	115	1,344	1,449	99	95	1,238	1,291	37	33	1,165	1,306
7- 8,000	103	97	1,506	1,599	48	44	1,469	1,602	31	27	1,023	1,174
8- 9,000	127	124	1,546	1,583	71	67	1,626	1,723	42	35	1,262	1,514
9-10,000	76	76	2,066	2,066	41	39	2,001	2,103	25	22	1,223	1,389
10-12,000	199	192	2,130	2,208	114	110	1,998	2,070	52	41	1,277	1,619
12-14,000	173	164	2,433	2,567	100	96	2,114	2,202	35	34	1,693	1,743
14-16,000	127	124	2,992	3,064	69	66	2,421	2,531	18	18	1,288	1,288
16-18,000	108	104	3,156	3,277	51	48	2,386	2,535	18	12	1,007	1,510
18-20,000	78	72	3,374	3,655	34	33	2,640	2,720	13	12	1,191	1,290
20-30,000	59	58	3,485	3,545	30	30	2,493	2,493	6	6	1,817	1,817
30-40,000	12	10	4,025	4,629	7	7	2,991	2,991	0	0	0	0

TABLE I-10

	COST											
	PRIVATE				S.U.N.Y.				COMMUNITY COLLEGES			
Net Taxable Income	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases	Total Number	Actual Number	Mean All Cases	Mean Non-0 Cases
0- 1,000	276	276	$4,170	$4,170	109	109	$2,779	$2,779	68	68	$2,240	$2,240
1- 2,000	74	74	3,951	3,951	30	30	2,815	2,815	12	12	2,145	2,145
2- 3,000	101	101	4,285	4,285	57	57	2,781	2,781	22	22	2,073	2,073
3- 4,000	44	44	3,931	3,931	27	27	2,652	2,652	22	22	2,113	2,113
4- 5,000	137	137	4,231	4,231	58	58	2,694	2,694	39	39	2,121	2,121
5- 6,000	73	73	3,908	3,908	39	39	2,645	2,645	21	21	2,191	2,191
6- 7,000	124	124	4,036	4,036	99	99	2,761	2,761	37	37	2,029	2,029
7- 8,000	103	103	4,106	4,106	48	48	2,810	2,810	31	31	2,070	2,070
8- 9,000	127	127	4,041	4,041	71	71	3,251	3,251	42	42	2,186	2,186
9-10,000	76	76	4,091	4,091	41	41	2,777	2,777	25	25	1,896	1,896
10-12,000	199	199	4,128	4,128	114	114	2,820	2,820	52	52	2,050	2,050
12-14,000	173	173	4,286	4,286	100	100	2,800	2,800	35	35	1,980	1,980
14-16,000	127	127	4,185	4,185	69	69	2,964	2,964	18	18	1,783	1,783
16-18,000	108	108	4,363	4,363	51	51	2,738	2,738	18	18	2,002	2,002
18-20,000	78	78	4,458	4,458	34	34	2,939	2,939	13	13	2,032	2,032
20-30,000	59	59	4,618	4,618	30	30	2,971	2,971	6	6	3,000	3,000
30-40,000	12	12	5,104	5,104	7	7	3,064	3,064	0	0	0	0